

THE CHRONICLE

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News Summary

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Psychologists studying memory continue to learn from a man who underwent experimental brain surgery in 1953. Page A4.

Pink orchids and blue birds are providing evidence that organisms pay a price for reproducing. Page A4.

Jobs for spouses are another lure colleges can use to attract potential faculty members. Page A13.

A Senate committee voted to boost next year's student-aid budget by 4.8 per cent—slightly less than the rate of inflation. It also approved increases for research in health and science. Page A19.

The price-fixing investigation by the Justice Department has expanded to include at least 40 colleges and universities. Page A19.

A black Louisiana official has been nominated for the top federal higher-education post. Page A19.

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Congress and NCAA Intensify Their Battle Over Disclosing Athletes' Graduation Rates

By DOUGLAS LEDERMAN

WASHINGTON

The race between Congress and colleges to publish the graduation rates of athletes is heating up.

Some Senators want to force disclosure now, saying the National Collegiate Athletic Association has blown its chance to release the information on its own. The N.C.A.A. wishes Congress would delay action until January, when the sports association's members will vote whether to disclose the data. A subcommittee in the House of Representatives says it will act in January if the N.C.A.A.'s members do not.

The latest salvo in the battle was fired last week at a hearing of the Senate Labor and Human Resources Committee, where backers of a bill that would require colleges to publish the graduation rates of athletes and other students urged the Senators to move fast.

They were buttressed by a General Accounting Office study that showed men's basketball and football players in big-time sports programs graduated at rates far below those of other students. (See story on Page A43.)

"Simply stated, this is the right thing to

do, and it is right for Congress to do it now," said Sen. Bill Bradley, a New Jersey Democrat who is the measure's principal sponsor in the Senate.

But N.C.A.A. administrators, who with other college officials have consistently opposed Congressional intervention, promised action of their own. Next month, they said, the association's presidents' commission will propose N.C.A.A. legislation that would require big-time-sports colleges to release their graduation rates. The measure would be considered by N.C.A.A. members at their annual meeting in January.

NCAA Leader Would Fight for Law

"I don't think anybody opposes disclosure," Richard D. Schultz, the N.C.A.A.'s executive director, said at last week's Senate hearing. "The whole question is just jurisdictional." He said he would personally fight for the federal legislation if the N.C.A.A. did not vote to release the information in January.

The chairman of the House Postsecondary Education Subcommittee, which held hearings in May on the House version of

Continued on Page A43

Strict Guidelines on Potential Conflicts Proposed for Scientists Receiving Government Support

By DAVID L. WHEELER

WASHINGTON

Two federal agencies proposed conflict-of-interest guidelines last week that would govern almost all federally supported biomedical and behavioral research. They would require scientists supported by government money to file financial-disclosure forms and universities to review those forms and eliminate conflicts of interest.

The National Institutes of Health and the Alcohol, Drug Abuse, and Mental Health Administration proposed the guidelines, which would prohibit agency-supported researchers from having any outside financial interests that could influence

their research. University committees would be expected to enforce the prohibitions.

Prohibition Against Holding Stock

In the proposed guidelines, scheduled to be published in the September 15 issue of the N.I.H. *Guide for Grants and Contracts*, the agencies suggest prohibiting scientists who receive agency money from accepting any fees or honoraria from a company that might be affected by the outcome of their research.

Researchers and their families would also be prohibited from holding stock or

Continued on Page A26

Community Colleges' 'Legitimacy' Seen Threatened by Vocational Emphasis

By BEVERLY T. WATKINS

Community colleges' emphasis on vocational training over traditional liberal-arts programs threatens their "legitimacy" as higher-education institutions, two sociologists argue in a new book.

By concentrating on occupational education and terminal degrees, the researchers contend, the two-year colleges have allowed liberal-arts transfer programs to deteriorate. The number of students going on to four-year institutions has dropped drastically in the last two decades, they say.

If the present trend continues, they say, what were once comprehensive colleges may become "virtual trade schools."

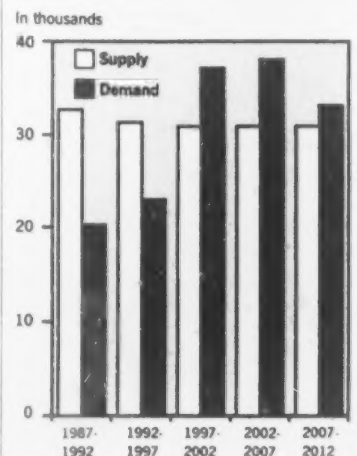
Officials of the American Association of Community and Junior Colleges declined to comment last week, saying they had not seen the book.

The book, *The Diverted Dream: Community Colleges and the Promise of Educational Opportunity in America, 1900-1985*, identifies the decline in the transfer

Student-Loan Default Rates at 3,200 Institutions

A table showing the fiscal 1987 default rates on Stafford Student Loans at 3,200 non-profit higher-education institutions begins on Page A27.

Arts-and-Sciences Professors: Projected Supply and Demand



SOURCE: PROSPECTS FOR FACULTY IN THE ARTS AND SCIENCES: A STUDY OF FACTORS AFFECTING DEMAND AND SUPPLY, BY WILLIAM G. BOWEN AND JULIE ANN SOSA

Big Faculty Shortages Seen in Humanities and Social Sciences

By DEBRA E. BLUM

The arts and sciences face severe faculty shortages in the future, especially in the humanities and social sciences, a new study has found.

However, the study—which makes projections to the year 2012—contradicts the popular impression that a cataclysmic wave of retirements will come within the next 10 to 15 years to drain higher-education's professoriate. It suggests instead that the outflow of present faculty members from academe will be slow and steady over the next 25 years.

Results of the study were released last week in a book, *Prospects for Faculty in the Arts and Sciences: A Study of Factors Affecting Demand and Supply, 1987 to 2012*. Written by William G. Bowen, president of the Andrew W. Mellon Foundation, and Julie Ann Sosa, a graduate student at Oxford University and a researcher

Continued on Page A16

rate—less than 20 per cent of community-college students now move to four-year institutions—as one of the most serious outcomes of the "vocationalization" of the two-year institutions. According to the report, that decline raises critical questions about the colleges' commitment to equal educational opportunity.

The two-year colleges, which enroll almost 54 per cent of the nation's first-time freshmen, have become "the principal gateway to higher education" for members of minority and economically disadvantaged groups, say the authors of the report, Steven Brint of Yale University and Jerome Karabel of the University of California.

Continued on Page A18

MARGINALIA

We've been standing in the corner, on behalf of whoever took the ad over the phone for our "Bulletin Board" section:

"GENERALISM PROFESSOR: Immediately available. 22 years' college/university experience. 10 years newspaper/magazine editor."

Also from *The Chronicle*, this time from our news columns: "R. Kirby Godsey had big plans for Mercer University when he took the reins... a decade ago." Giddyap!

David W. Brewer, of the medical school at Southern Illinois University, writes:

"Your notes on fictitious radio stations (W-... or K-...) struck a creative nerve. We've had a barrel of fun (mis)applying this concept to a hospital/school of medicine." Herewith are selections from Dr. Brewer's list of suggested call letters:

Obstetrics WOMB
Pediatrics WAIF OF KIDS
Surgery KITT OF KNIFE
Dermatology WART
Orthopedics KNEE OF WALK
Medicine KURE
Inhalation therapy WHEZ
Anesthesiology WAKE
Family practice WELL
Radiology KZAP
Diagnostic radiology WHAT
Audiology KLIK
Neurology WIRE
Sports medicine KICK
Rehabilitation WORK
Nursing KARE
Optometry WINK
Pathology WWHY
Cardiology KLOF
Infectious diseases KBUG
Reception desk WAIT
Security KOPS
Bursar WHOA
Directory assistance WHOO

John Colling, of the GMI Engineering & Management Institute, adds these:

University hospital WARD
Recreation department at University of Toronto CSAW

And from Dawn Havard, of Wayne State University, come:

Reserve Officers Training Corps WHUP
Health and education WSOR
Psychology WIMI
Medicine WAKN
English WHOM
Music WHUM
Law WSUE
French WVOU
Theater WTOB

With that, this competition signs off. —C.G.

In Brief

Protest by Preservationists Halts Middlebury Project

MIDDLEBURY, VT. — Middlebury College has been forced to postpone the start of a \$4-million renovation project because of protests from the Vermont Historic Preservation Division.

The college had planned to begin work over the summer on renovating McCullough Gymnasium, a Georgian revival building constructed in 1912, and to add two-story, tower-shaped wings at either end. The proposed 36,000-square-foot expansion would house a student center, game room, dining facility, and offices. The two tower-shaped wings were designed to mirror the French-chateau style of the building that faces McCullough, said a spokesman for the college.

Middlebury's plans were approved in May by the state's environmental commission, but the historic-preservation agency criticized the towers as too modern and incompatible with the building's architectural and historic character, and appealed. Hearings are planned.

Japanese Plan University in Northern Virginia

STERLING, VA. — Hoping to improve understanding between Asians and Americans, Japanese business and education leaders plan to establish a university in northern Virginia.

Washington International University in Virginia, as the planned institution is tentatively called, will educate Asians and Americans about each other's histories, cultures, languages, and business practices.

The Japanese were attracted to Virginia's Loudoun County because of its proximity to the nation's capital and its rural setting, according to James M. DeFran-

Oral Roberts Says He Will Close His Medical School and Hospital

TULSA, OKLA.

Oral Roberts, the evangelist who raised \$8-million for his medical school in 1987 by threatening that God would end his life if the contributions didn't come in, announced last week that he was closing the school after classes end in May.

By January, to ease his ministry's \$25-million deficit caused by a drop in donations, Mr. Roberts will also close the

hospital that is affiliated with the medical school. In addition, he is selling an 830-unit housing complex for married students at Oral Roberts University and four other ministry-owned homes.

He said a \$50-million endowment was necessary to prevent the shutdown of the medical complex, and left open the possibility that "some miracle" could happen. —ELIZABETH GREENE

cia, a real-estate developer working on the project. He said the site would be chosen later this month and classes would begin in the early 1990's.

The university's principal promoter is EIE International Corporation, a large Japanese business that started as an electronics company. The corporation, Mr. De-Francia said, recognized that "there needs to be an environment for teaching future generations more about each other's cultures and societies."

The Japanese have formed the Washington International Educational and Cultural Foundation to raise money for the university.

Chapel's Cross Reattached at Arizona State U.

TEMPE, ARIZ. — It may have been vandals or simply strong winds that caused a cross to topple from the chapel at Arizona State University, but the administration has reattached it to the building despite a controversy over whether it is an inappropriate symbol for a public institution.

The Faculty Senate at Arizona

State voted this summer to ask the president to remove the cross from the roof of the Danforth Chapel, and to remove the word "chapel" from the building's name on the grounds that both were Christian symbols that did not reflect the building's role as a "multi-faith" place of worship.

Shortly after the administration decided to keep the cross on the chapel, the cross fell off the building. Police could not determine the cause.

Arizona State's interim president, Richard E. Peck, announced last month that the cross would be reattached. To resolve the controversy, he said, "the cross should remain in place and those who wish to remove it should seek redress in the courts."

Fraternity Disciplined in Cross-Burning Incident

SAN DIEGO — The University of San Diego has placed Sigma Chi fraternity on probation for three years as a result of a cross-burning incident last May involving 12 members and 17 pledges who

were participating in an initiation ritual.

The Roman Catholic university also ordered each of the fraternity's 80 members to perform 25 hours of community service and attend workshops on racial bias.

Thomas Burke, vice-president and dean of students, said the cross burning in a nearby state park "brought embarrassment, scorn, and ridicule" to the university community. He added, however, that the burning was meant to emulate an ancient Roman rite and apparently was not racially motivated.

Jeffrey Schizas, a student who identified himself to police as the coordinator of the initiation, faces misdemeanor charges for lighting a fire in an unauthorized area.

Rice U. Shakespearean Is 'Professor of the Year'

WASHINGTON — A member of the English department at Rice University is the 1989 "Professor of the Year," the Council for Advancement and Support of Education announced last week.

J. Dennis Huston (below), a



professor at Rice since 1969, specializes in Shakespearean literature. He also has taught courses

A Conservative Scholar Publishes His Own Guide for Choosing a College

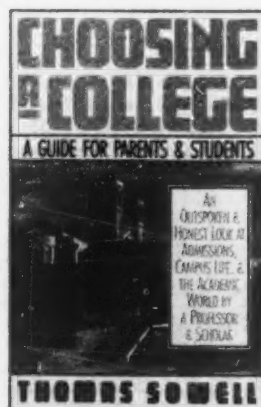
By DENISE K. MAGNER

Onto the crowded shelf of manuals about selecting a college comes a blunt new handbook by a conservative scholar that seems destined to raise some hackles in higher education.

The book, *Choosing A College: A Guide For Parents & Students*, "pulls no punches in revealing what some colleges are doing," according to its author, Thomas Sowell, a senior fellow at the Hoover Institution at Stanford University.

In the 224-page book, Mr. Sowell has few kind words for interdisciplinary fields such as women's studies or black studies. Such fields "have become notorious for degenerating into rap sessions," writes Mr. Sowell, who is black.

He also urges parents and students—when they visit prospective colleges—to determine whether campuses that tolerate radical feminism and homosex-



uality are equally tolerant of conservative beliefs and causes.

"On various campuses around the country, virtually nothing promoting the 'sexual revolution' is considered too disgusting to be permitted," he writes, "but an anti-abortion poster showing

dead fetuses was banned at Oregon State [University] as not showing 'good taste.'"

Some Rankings Included

Choosing A College, which was published by Harper & Row last month, is a lot like other handbooks in describing the types of institutions available. The book also includes rankings of some colleges according to test scores and other data. But the book parts company with most college guides in its opinionated approach to academic, admissions, and campus-life issues.

For instance, Mr. Sowell criticizes top-tier universities and other colleges that seek to build a sufficient "body count" of minority students by accepting some who are "academically mismatched" to the institutions.

While Mr. Sowell writes newspaper columns about education, the book marks a departure from his more scholarly work concern-

ing education, economics, and race. He is also a well-known critic of affirmative action.

Mr. Sowell did not return phone calls requesting an interview, and later declined to be interviewed about the book through his publisher.

Choosing A College may prove just as controversial as his stand on affirmative action. A sampling of the book's advice:

■ "For black students with strong academic backgrounds and composite S.A.T. [scores] above 1,000, there are simply no black colleges to match them with academically." The italics are Mr. Sowell's.

■ "One-sided presentations are the rule rather than the exception in some fields or in some subjects, such as Marxism, race, feminism, or 'peace studies.'"

■ "Don't give up on a good college just because its admissions representative sounded shallow. Many of them are."

Severe Faculty Shortages Foreseen in the Humanities, Social Sciences

Continued from Page A1

at the foundation, the book warns of a steady pattern of departures among the professoriate that will leave academe scrambling for faculty members if problems of recruitment and retention are not addressed soon.

The shortages, the book says, will be caused not by an unusual "bunching" of retirements, but by a combination of factors, including changes in the age distribution of members of faculties, trends in student enrollment, shifts in the popularity of fields of study, and the continuing increase in the time spent by graduate students in obtaining their doctorates.

While the replacement of faculty

cant quantitative effect is expected.

"People will always retire," he said. "There just may be a little lag time, that's all."

The study was based in large part on surveys of doctorate recipients conducted by the National Research Council and data from the U.S. Department of Education.

The most dramatic changes in the academic job market, the study found, will begin to occur in 1997, when it is projected that roughly four candidates will be available for every five openings in the arts and sciences. In the humanities and social sciences, where shortages are expected to be most pronounced, only 7 candidates will be available for every 10 positions open, according to the study.

Among the disciplines in the arts and sciences only the biological sciences and psychology are expected to have enough candidates to meet the demand for faculty members in 10 years.

Effects of the shortage will also differ at different types of institutions, the study found. The top liberal-arts colleges, for example, are expected to face the greatest faculty-recruitment problems if present trends continue. Because of the age distribution of their faculties, a large proportion of their professors are expected to retire between 1997 and 2002—the period when most severe overall faculty shortages are also projected.

Early Warning in 1986

Mr. Bowen's and Ms. Sosa's study adds to the increasing amount of attention that the outlook for academic employment has received in recent years. One of the first warnings about future faculty

shortages came in 1986, in a book published by Howard R. Bowen and Jack H. Schuster, *American Professors: A National Resource Imperiled*. Since then, individual researchers, the U.S. Department of Education, and the Association of American Universities, among others, have begun studies to examine the conditions of the higher-education job market and graduate education in the future.

Mr. Bowen's and Ms. Sosa's study was the first to focus entirely on the arts and sciences, and to break down its findings by field and sector.

Mr. Bowen said he hoped that everyone interested in the academic enterprise would take note of the study and of the authors' suggestions on how higher-education officials and legislators might address the problem of expected faculty shortages. The Mellon Foundation has not yet formulated plans to use the results of the study, Mr. Bowen said, although new foundation pro-

grams may focus on the expansion of graduate education.

"The reassuring aspect of this study," he said, "is that the most serious shortages are not projected until 10 years from now. We have time to address anticipated problems, especially through increased attention to graduate education."

Need for Counseling Seen

According to the study, if the share of new Ph.D.'s seeking academic positions continues to decrease, a 92-per-cent increase in the number of new doctorates in the humanities and the social sciences and a 64-per-cent increase in the number of all new doctorates in the arts and sciences would be needed to meet the demand for faculty positions projected for 1997.

The final chapter of the Bowen-Sosa book outlines what colleges, universities, and the federal government can do to help meet this need.

Institutions, it says, have the re-

sponsibility to provide advice and counseling about careers and professional opportunities in academe. They also must commit resources to increase graduate enrollments in the arts and sciences, and shorten the time it takes for a student to earn a doctorate degree.

The federal government, the book suggests, must rely less on student loans and provide more fellowship stipends for graduate study. In addition, it says, the fellowships must be provided on a sustained basis and be focused on more students enrolled in arts-and-sciences graduate programs. Approximately 75 to 80 per cent of all federal financing for fellowships and traineeships goes to science and engineering, the book says.

Copies of *Prospects for Faculty in the Arts and Sciences* are available for \$24 each from the Princeton University Press, Order Department, 3175 Princeton Pike, Lawrenceville, New Jersey; (1-800) 777-4726.

Faculty Members in Arts and Sciences: Projected Supply and Demand

	1987-92	1992-97	1997-2002	2002-07	2007-12
Humanities, social sciences					
Supply	14,335	13,633	13,460	13,460	13,460
Demand	10,536	11,758	18,935	19,452	16,795
Surplus or shortage of supply	+ 3,799	+ 1,875	- 5,475	- 5,992	- 3,335
Mathematics, physical sciences					
Supply	7,603	7,567	7,471	7,471	7,471
Demand	5,024	5,800	9,312	9,380	7,903
Surplus or shortage of supply	+ 2,579	+ 1,767	- 1,841	- 1,909	- 432
Biological sciences, psychology					
Supply	10,600	10,099	10,003	10,003	10,003
Demand	4,818	5,495	8,844	9,054	8,295
Surplus or shortage of supply	+ 5,782	+ 4,604	+ 1,159	+ 949	+ 1,708
All arts, sciences					
Supply	32,538	31,299	30,934	30,934	30,934
Demand	20,378	23,054	37,091	37,886	32,993
Surplus or shortage of supply	+ 12,160	+ 8,245	- 6,157	- 6,952	- 2,059

Note: The projections assume no change in the 1987 proportion of students enrolled in arts and sciences or in the ratio of students per faculty member.

SOURCE: "PROSPECTS FOR FACULTY IN THE ARTS AND SCIENCES: A STUDY OF FACTORS AFFECTING DEMAND AND SUPPLY," BY WILLIAM R. BOWEN AND JULIE ANN SOSA.

"The most serious shortages are not projected until 10 years from now. We have time to address anticipated problems."

members who retire, quit, or die, is expected to account for the greatest demand, other factors, such as changes in student enrollment, will account for fluctuations in demand, the book says.

"Just focusing on the retirement question is not the way to see what the future holds," Mr. Bowen, a former president of Princeton University, said last week. He also noted the study's finding that while particular institutions, fields, or departments might feel the effects of the anticipated end to mandatory retirement, no overall signifi-

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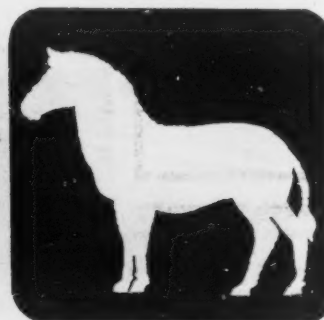
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FACT FILE: Student-Loan Default Rates at More Than 3,200 Institutions

The following table shows the rates of default on Stafford Student Loans at more than 3,200 non-profit colleges, universities, and vocational and technical schools.

The figures were compiled by the U.S. Department of Education and cover fiscal year 1987. In each state, the institutions are ranked in order of descending rates of default.

The default rate represents the proportion of borrowers required to begin paying off their loans in fiscal 1987 who failed to make loan payments in fiscal year 1987 or 1988. The default rate appears in the first column. The second column indicates the number of borrowers who left the institution in

1987. To avoid results based on only a few students, the department did not release data on institutions with fewer than 30 borrowers who were required to begin paying off their loans in fiscal 1987.

In some instances, the department provided separate default rates for branch campuses of institutions and for certain professional schools, such as law schools, affiliated with universities.

In its list, the department abbreviated many institutions' names. *The Chronicle* obtained the full names by checking the institutional codes provided in the list against directories published by the National Center for Education Statistics.

ALABAMA

Lawson St CC	61.4%	430
Carver St Tech Trade Sch	50.0	172
CA Fredd St Tech C	44.4	171
S D Bishop St JC	43.5	230
Talladega C	40.1	142
Miles C	40.0	100
Southern Voc Sch	39.2	97
Trenholm St Tech Inst	36.7	237
Alabama St U	35.2	673
Bessemer St Tech Inst	31.1	132
Shelton St CC	30.7	463
George C Wallace St		
CC Dothan	30.5	223
Walker St Tech C	29.2	154
Alabama A&M U	26.5	710
George C Wallace St		
CC Selma	26.3	224
Enterprise St JC	26.2	65
Opelika St Tech C	25.0	56
Oakwood C	24.7	477
Gadsden St JC	24.6	207
Stillman C	22.5	182
John M Patterson St		
Voc-Tech Sch	21.3	61
Chattahoochee Valley CC	21.1	71
Faulkner U	20.9	235
Southwest St Tech Inst	20.6	131
John C Calhoun St CC	19.5	200
Tuskegee U	17.6	935
Lurleen B Wallace St JC	17.5	63
Alexander City St JC	17.2	58
George C Wallace St CC		
Hanceville	17.2	262
Ala Aviation & Tech C	16.6	145
Walker C	16.5	121
Jefferson Davis St JC	15.6	77
Livingston U	14.8	304
Reid St Trade Sch	14.6	41
Northwest Alabama St JC	13.9	72
James Faulkner St JC	13.8	116
Jacksonville St U	12.8	818
Mobile C	12.5	168
Muscle Shoals Tech Inst	11.6	129
Jefferson St JC	11.3	328
Auburn U Montgomery	10.5	457
U of Alabama Huntsville	10.5	420
U of Alabama Birmingham	10.3	1,443
Troy St U Montgomery	10.3	155
Troy St U Fort Rucker	9.9	79
U of South Alabama	8.5	1,219
Snead St JC	8.2	73
Birmingham Southern C	7.4	244
Southern Union St JC	7.3	109
Athens St C	7.2	138
U of Montevallo	7.0	329
Troy St U main campus	6.8	572
Saint Vincent's Hosp		
Sch of Nursing	6.1	33
Spring Hill C	5.6	177
U of Alabama Tuscaloosa	5.3	1,817
U of North Alabama	4.7	535
Samford U	4.5	735
Marion Military Inst	4.0	99
Huntingdon C	3.3	90
Auburn U main campus	3.2	2,054
Coosa Valley Med Ctr		
Sch of Nursing	3.1	32
Judson C	2.6	76
U S Sports Acad	1.8	111
U of South Ala C of Med	1.4	69
U of Alabama Sch of Med	0.9	117
U of Ala Sch of Optometry	0.0	43
U of Ala Sch of Dentistry	0.0	47

ALASKA

Sheldon Jackson C	21.4%	42
Alaska Pacific U	18.9	37
Anchorage CC	9.6	104
U of Alaska South Central	9.1	88
U of Alaska main campus	4.3	163

ARIZONA

South Mountain CC	42.5%	287
Arizona Inst of		
Business and Tech	34.0	215
Gateway CC	33.9	261

ARIZONA—Continued

Eastern Arizona C	33.7%	169
Rio Salado CC	31.4	105
Phoenix C	27.5	679
Cochise C	25.9	410
Central Arizona C	23.4	141
Mohave County CC	23.0	135
Yavapai C	22.4	165
Mesa CC	20.0	833
Glendale CC	19.5	487
Pima C	17.6	884
Scottsdale CC	17.2	261
Arizona Western C	14.9	202
Western International U	13.6	162
Arizona C of the Bible	13.2	38
Grand Canyon U	8.0	414
Arizona St U	7.4	5,901
Northern Arizona U	6.4	1,749
Prescott C	6.3	96
U of Arizona	5.8	3,368
Southwestern C	3.3	30
American Grad Sch		
of Int'l Management	2.5	606

ARKANSAS

Arkansas Baptist C	55.7%	79
Cotton Boll Voc-Tech Sch	32.6	46
Philander Smith C	30.9	110
Pines Voc-Tech Sch	26.7	30
Crowley's Ridge C	25.0	44
U of Arkansas Pine Bluff	21.7	618
Southern Baptist C	17.0	100
Mississippi Co CC	15.6	128
Northwest Voc-Tech Sch	13.2	68
Pulaski Voc-Tech Sch	13.0	54
Twin Lakes Voc-Tech Sch	12.8	47
Ouachita Baptist U	12.4	241
North Arkansas CC	11.9	126
Black River Voc-Tech Sch	11.3	53
Foothills Voc-Tech Sch	11.0	82
Phillips Co CC	9.5	84
Pettit Jean Voc-Tech Sch	9.4	32
White River Voc-Tech Sch	9.4	32
Southwest Voc-Tech Inst	8.2	49
Arkansas C	7.4	121
U of the Ozarks	7.4	81
Westark CC	7.1	85
U of Arkansas Monticello	7.0	313
John Brown U	6.7	164
Central Baptist C	6.7	30
Harding C main campus	6.5	749
Southern Arkansas U	6.5	170
Ark St U main campus	5.5	1,339
Arkansas Tech U	5.4	353
U of Ark main campus	4.8	1,995
Garland Co CC	3.9	129
East Arkansas CC	3.8	104
U of Arkansas Little Rock	3.8	772
U of Central Arkansas	3.8	812
Henderson St C	3.1	262
U of Arkansas Med Ctr	1.6	252
Ark St U Beebe Branch	1.5	66
Hendrix C	1.2	171
U of Arkansas Med Ctr		
Sch of Med	0.0	86

CALIFORNIA

San Francisco CC Ctr	73.6%	379
Tech Health Careers Sch	64.0	328
Los Medanos C	63.2	114
C of the Siskiyous	50.3	147
Lassen C	46.9	211
Taft C West Kern CC	46.8	47
Compton CC	46.7	135
Fresno City C	45.6	562
Borstar C	43.9	41
Cosumnes River C	43.9	155
Merced C	43.4	182
Los Angeles Trade-Tech C	42.3	248
Contra Costa C	42.3	168
Porterville C	42.1	38
Los Angeles Southwest C	41.5	118
Skyline C	41.0	83
Riverside CC	40.9	308
C of Alameda	38.5	205
Merritt C	38.1	139
San Joaquin Delta C	37.8	438
West Hills CC	37.1	97

CALIFORNIA—Continued

Cañada C	36.7%	98
Long Beach CC	36.5	1,091
Laney C	35.8	173
Kings River CC	35.1	94
Shasta C	34.5	223
City C of San Francisco	34.2	783
Sacramento City C	33.9	579
Los Angeles Harbor C	33.8	130
Chaffey C	33.5	167
Mount San Jacinto C	33.3	99
Antelope Valley C	33.3	138
Chabot C	32.9	456
Yuba C	32.8	192
Bakersfield C	32.7	101
Cerro Coso CC	32.6	43
Mount San Antonio C	32.4	136
North-West C of Medical		
and Dental Assistants	32.3	31
Southwestern C	32.1	486
Oxnard C	31.4	70
Los Angeles City C	31.0	268
Victor Valley C	30.8	143
Gavilan C	30.4	69
Allan Hancock C	30.4	92
San Diego City C	30.1	499
Crafton Hills C	29.5	61
C of the Redwoods	28.8	313
Santa Monica C	28.7	442
Casa Loma C	28.6	63
Solano CC	27.8	126
New C of California	27.6	214
Rio Hondo C	27.4	135
West Los Angeles C	27.3	88
Kelsey-Jenny Business C	27.1	203
Ventura C	26.3	156
Butte C	26.0	416
Mira Costa C	25.7	113
Golden West C	25.6	531
Heald C Oakland	25.5	314
Cuesta C	25.4	284
Santa Barbara City C	25.1	406
Columbia C	25.0	32
Moorpark C	24.4	176
C of San Mateo	24.0	171
Pasadena City C	23.6	182
Modesto JC	23.5	102
Napa Valley C	23.5	81
El Camino C	23.2	323
Santa Rosa JC	22.6	500
San Bernardino Valley C	22.6	164
Hartnell C	21.7	46
Cerritos C	21.6	116
Rancho Santiago C	21.5	410
Heald C Walnut Creek	21.3	235
Diablo Valley C	21.3	221
Ohlone C	21.2	113
West Coast Christian C	20.7	58
Marin CC	20.5	220
Monterey Peninsula C	20.4	54
Pacific Christian C	20.4	108
De Anza C	20.3	463
Los Angeles Pierce C	20.1	293
Glendale C	20.1	164
American River C	20.0	426
Heald Business C		
San Francisco	19.8	815
Grossmont C	19.6	414
Heald Inst of Tech		
Martinez	19.5	486
U of West Los Angeles	19.3	259
Fullerton C	19.2	582
Cuyamaca C	19.0	58
Heald C Sacramento	19.0	686
Citrus C	18.5	54
Heald C Santa Clara	18.4	261
Heald C Rohnert Park	18.4	234
Cabrillo C	18.3	191
San Jose CC	18.3	93
Sierra U	18.3	252
San Francisco C of		
Mortuary Science	18.2	44
The Master's C	17.7	79
San Diego Mesa C	17.5	553
Evergreen Valley C	17.4	69
Heald Inst of Tech		
San Francisco	17.4	731
Orange Coast C	17.3	560
Mission C	17.2	93
East Los Angeles C	17.1	76
Heald Business C		
San Jose	17.0	542
Woodbury U	16.8	119
Cal St U Dominguez Hills	16.8	697
Northrop U	16.8	185
C of the Canyons	16.7	36
Los Angeles Valley C	16.7	114
Marymount C	16.4	140
Columbia C	16.4	55
Palomar C	16.1	267
American Acad of		
Dramatic Arts West	16.0	81
Cypress C	15.8	278
Ottis Art Inst of Parsons		
Sch of Design	15.2	105
Cal St U Los Angeles	15.1	860
Heald Business C		
Hayward	14.9	281
Foothill C	14.4	153
Sierra C	14.4	167
Coastline CC	14.3	49
San Diego Miramar C	13.9	38
California Inst of the Arts	13.9	348
San Francisco St U	13.9	2,431
San Francisco Art Inst C	13.4	186
California St U Bakersfield	13.2	385

CALIFORNIA—Continued

West Valley C	13.0%	192
American Conservatory		
Theatre	13.0	123
San Francisco		
Conservatory of Music	12.7	63
Humphreys C	12.2	98
Cogswell C	12.1	66
California St U Hayward	12.1	1,074
Cal St U San Bernardino	11.8	549
California St U Northridge	11.8	1,831
Pacific Union C	11.7	403
Sonoma St U	11.5	705
Cal C of Arts and Crafts	11.5	192
California St U Fullerton	11.4	1,399
C of the Sequoias	11.3	53
World C West	11.1	36
U of La Verne	11.1	783
Pacific C	11.1	190
Loma Linda U La Sierra	11.1	380
California Baptist C	10.9	220
California St U Stanislaus	10.8	424
Cal St U Sacramento	10.4	2,321
S Cal Inst of Architecture	10.3	116
Mount Saint Mary's C	10.2	255
Cal St U Long Beach	10.0	2,399
International C	9.8	173
West Coast U	9.6	178
U S International U	9.5	599
Sch of Theol Claremont	9.3	54
San Jose St U	9.2	1,784
American Film Inst Ctr		
Advanced Film Studies	9.2	98
Simpson C	9.2	120
Samuel Merritt C		
of Nursing	9.1	66
Bethany Bible C	9.1	143
San Diego St U	8.7	3,922
Holy Names C	8.5	106
California St U Fresno	8.4	1,623
California St U Chico	8.4	1,898
Chapman C	8.1	665
U of California Santa Cruz	8.0	983
U of California Riverside	7.5	535
Azusa Pacific U	7.4	580
Fielding Inst	7.4	81
Golden Gate U	7.2	939
National U	7.2	4,997
Pitzer C	7.0	171
Pacific Oaks C	7.0	86
Scripps C	6.9	101
Cal St Poly U Pomona	6.8	1,331
Stanford U Sch of Med	6.7	89
C of Notre Dame	6.7	149
Saybrook Inst	6.7	45
Mills C	6.5	214
Southern California C	6.5	277
Humboldt St U	6.4	1,070
California Lutheran C	6.4	389
Cal Maritime Acad	6.3	127
Biola U	6.2	465
Claremont Graduate Sch	6.0	268
Christian Heritage C	5.9	101
U of Southern California	5.9	5,206
U of Cal Los Angeles	5.8	4,546
Art Ctr C of Design	5.8	345
U of California San Diego	5.8	1,772
U of California Irvine	5.7	1,384
U of Cal Santa Barbara	5.6	2,380
U of California Berkeley	5.6	3,524
U of San Diego	5.4	1,015
Point Loma C	5.4	521
Pepperdine U	5.3	873
Saint John's Sem	5.3	38
Dominican C of San Rafael	5.2	134
U of the Pacific	5.2	795
Daniel Freeman Hosp		
Paramedic Sch	5.1	39
Cal St Poly U		
San Luis Obispo	5.0	2,304
Whittier C	5.0	438
John F Kennedy U	5.0	598
Los Angeles Co Med		
Ctr Sch of Nursing	5.0	100
Pacific Sch of Religion	4.9	41
San Francisco Theol Sem	4.9	41
U of San Fernando Valley		
C of Law	4.9	41
Cleveland Chiropractic C	4.9	308
California Trade Tech Sch	4.8	42
Loyola Marymount U	4.6	736
U of San Francisco	4.6	1,677
Pasadena C of		
Chiropractic	4.6	108
SW U Sch of Law	4.5	639
Saint Mary's C of Cal	4.3	44

FACT FILE: Student-Loan Default Rates at More Than 3,200 Institutions—Continued

CONNECTICUT—Continued

Mattatuck CC	12.2%	131
U of New Haven	10.9	801
U of Connecticut		
Stamford	10.7	84
Albertus Magnus C	10.4	96
Hartford St Tech C	10.0	90
Thames Valley St Tech C	9.9	71
Post JC	9.2	260
Hartford C for Women	9.2	87
Waterbury St Tech C	8.0	75
Southern Conn St U	7.7	1,465
Tunxis CC	7.4	68
Sacred Heart U	7.0	532
Eastern Connecticut St U	6.7	626
Western Connecticut St U	6.5	506
Central Connecticut St U	6.4	1,413
U of Conn Torrington	6.3	32
El Whitney Regional		
Voc-Tech Sch	6.1	33
U of Bridgeport	5.6	1,347
U of Hartford	4.8	1,093
Quinnipiac C	4.3	649
U of Conn Southeastern	4.2	71
Saint Joseph C	4.2	190
Wesleyan U	3.2	536
U of Conn main campus	2.9	3,027
Connecticut C	2.8	282
U of Conn Waterbury	2.8	106
Trinity C	2.7	331
Fairfield U	2.6	654
Hartford Graduate Ctr	2.4	41
Yale U	2.4	1,936
U of Connecticut Hartford	2.3	482
Saint Mary's Hosp		
Sch of Nursing	2.2	45
Saint Vincent's Med Ctr		
Sch of Nursing	2.2	45
Saint Francis Hosp		
Sch of Nursing	1.4	73
U of Conn Sch		
of Dental Med	1.3	77
Yale U Sch of Med	1.2	86
U of Conn Health Ctr		
Sch of Med	0.9	107
U of Conn Sch of Med	0.7	137

DELAWARE

Delaware St C	13.4%	350
Delaware Tech & CC Terry	10.9	46
Delaware Tech & CC		
Southern	10.2	167
Delaware Tech & CC		
Stanton	9.0	155
Goldkey Beacom C	8.8	339
Brandywine C		
of Widener U	7.4	189
Wesley C	5.2	232
Wilmington C	3.1	97
Delaware Law Sch		
of Widener U	2.2	357
U of Delaware	1.3	2,524

DISTRICT OF COLUMBIA

National Conservatory		
of Dramatic Arts	46.5%	43
Georgetown Sch of		
Science and Arts	42.7	443
U of the District		
of Columbia	27.0	318
Southeastern U	26.2	183
Mumiro Tech Ed Ctr	25.2	357
Antioch U Sch of Law	19.4	206
Benjamin Franklin U	16.3	92
Mount Vernon C	14.8	81
Howard U	14.7	2,389
Gallaudet U	12.4	170
Trinity C	7.6	144
Wesley Theol Sem	6.5	46
Corcoran Sch of Art	5.1	39
George Washington U	4.2	1,556
American U	3.8	1,589
Georgetown U Grad Sch		
of Arts & Sciences	3.3	300
Georgetown U Law Ctr	2.5	952
Georgetown U	2.4	1,103
Catholic U of America	2.4	1,149
Georgetown U Sch of Med	2.2	322
George Washington U		
Sch of Med	2.0	251
Johns Hopkins U		
Advanced Int'l Studies	1.6	122
George Washington U		
Law Ctr	1.1	525
Georgetown U Sch		
of Dentistry	0.6	162

FLORIDA

Florida Memorial C	35.6%	579
Bethune Cookman C	25.7	662
Lee Co Area Voc-Tech Sch	23.4	94
South Florida CC	16.1	93
Miami-Dade CC		
New World Ctr	13.0	123
Miami-Dade CC North	12.6	254
Saint Johns River JC	12.2	49
Florida CC Jacksonville	10.8	371
Manatee Area		
Voc-Tech Ctr	10.6	47
Erwin Area Voc-Tech Ctr	10.6	236
Miami-Dade CC Med Ctr	10.4	115
Pinellas Beauty C	10.0	30
Charlotte Voc-Tech Ctr	10.0	70
Sheridan Voc Ctr	9.5	42

FLORIDA—Continued

Webber C	9.5%	84
C of Boca Raton	9.3	129
Daytona Beach CC	8.6	700
Miami-Dade CC South	8.5	386
Atlantic Voc Ctr	8.3	60
Hillsborough CC	7.9	442
Florida A&M U	7.8	766
Santa Fe CC	7.5	544
Edward Waters C	7.3	273
Valencia CC	7.2	499
Seminole JC	7.2	251
James Lorenzo Walker		
Voc-Tech Ctr	7.1	42
Central Florida CC	7.1	141
Indian River CC	7.1	99
Pinellas Voc-Tech Inst	7.0	284
Pensacola JC	7.0	286
Lake Sumter CC	6.7	45
Jones C main campus	6.5	929
Chapman Sch		
of Seamanship	5.9	34
Tallahassee CC	5.9	205
Jacksonville U	5.7	351
Florida Keys CC	5.6	36
Embry Riddle		
Aeronautical U	5.4	1,938
Clearwater Christian C	5.4	56
Pasco Hernando CC	5.4	112
Gulf Coast CC	5.3	94
Broward CC	5.3	455
U of Tampa	5.3	361
Palm Beach CC	5.0	261
Brevard CC	4.8	604
Saint Leo C	4.7	278
Ringling Sch of Art		
and Design	4.5	133
Jackson Memorial Hosp		
Sch of Nursing	4.3	47
Saint Petersburg JC	4.2	1,467
Palm Beach Atlantic C	3.9	232
Manatee JC	3.8	209
Flagler C	3.8	183
Florida Inst of Tech	3.7	819
Barry C	3.6	385
Florida Baptist Theol C	3.6	83
Saint Thomas U	3.6	444
Florida Atlantic U	3.5	630
Southeastern C of the		
Assemblies of God	3.5	259
Chipola JC	3.4	58
Florida International U	3.4	587
U of Central Florida	3.3	1,781
U of Miami	3.3	2,389
Eckerd C	3.1	383
Rollins C main campus	2.7	296
U of South Florida	2.6	2,347
U of West Florida	2.3	395
Lake City CC	2.0	147
Nova U	1.9	1,888
Saint Petersburg		
Voc-Tech Inst	1.9	368
Florida Southern C	1.9	316
Florida St U	1.8	2,934
U of North Florida	1.8	335
Stetson U	1.8	514
U of Florida	1.7	4,988
U of Miami Sch of Med	1.2	259
SE C of Osteopathic Med	1.1	189
Edison CC	0.6	163
Polk CC	0.0	33
Miami Christian U	0.0	34
Tomlinson Adult Ed Ctr	0.0	45
Hobe Sound Bible C	0.0	50
Florida C	0.0	69
Lewis M Lively Area		
Voc-Tech Sch	0.0	69
Warner Southern C	0.0	91
U of South Fla C of Med	0.0	115

GEORGIA

Moultrie Area Tech Inst	48.5%	163
Morris Brown C	35.3	442
Atlanta Area Tech Sch	34.5	165
Paine C	30.6	209
Interdenominational		
Theol Ctr	29.5	95
Savannah Area		
Voc-Tech Sch	28.8	73
Clark C	28.6	629
Carroll Co Area		
Voc-Tech Sch	26.7	30
Morehouse C	19.9	443
Fort Valley St C	19.8	459
Valdosta Tech Inst	19.4	103
Macon Tech Inst	17.9	39
Columbus Tech Inst	17.3	52
Spelman C	16.8	346
Atlanta U	16.0	381
Savannah St C	15.6	225
Albany St C	14.9	228
Athens Area Tech Inst	13.5	37
South Ga Tech-Voc Sch	13.3	30
Darton C	13.3	105
Augusta Tech Inst	13.0	54
Piedmont C	11.8	34
Albany Tech Inst	11.5	52
Savannah C of Art		
and Design	11.4	201
Macon JC	10.4	135
Brewton-Parker C	10.0	40
Brunswick JC	9.2	87
Abraham Baldwin Ag C	9.0	211
Swainsboro Tech Inst	8.8	91
Trustee McConnell C	8.8	57

GEORGIA—Continued

North Georgia Tech Inst	8.2%	61
Covenant C	8.0	162
DeKalb CC	7.5	321
Georgia Military C	7.0	43
Wesleyan C	7.0	43
Augusta C	6.8	219
Andrew C	6.8	44
Atlanta C of Art	6.8	59
La Grange C	6.8	148
South Georgia C	6.1	66
Valdosta St C	5.9	746
Emmanuel C	5.7	35
Armstrong St C	5.5	163
Floyd JC	5.2	97
Columbus C	5.0	321
Georgia St U	4.8	1,481
Mercer U Atlanta	4.8	147
Morehouse C Sch of Med	4.5	66
West Georgia C	4.4	542
Georgia C	4.3	323
Toccoa Falls C	4.2	144
Tift C	4.1	74
Kennesaw St C	4.0	297
Shorter C	3.8	79
Georgia Southwestern C	3.8	240
Brenau C	3.7	187
Southern C of Tech	3.7	245
Life Christian C	3.5	1,032
Agnes Scott C	3.4	89
Gordon C	3.3	91
Gainesville JC	3.1	64
Gwinnett Tech Inst	2.9	68
Georgia Southern C	2.9	796
Emory U Oxford C	2.7	110
Oglethorpe C	2.5	120
Middle Georgia C	2.2	135
Medical C of Georgia	2.1	233
Ga Inst of Tech		
main campus	2.0	1,196
Emory U Sch of Dentistry	1.8	55
Emory U main campus	1.8	1,188
Jerry C	1.7	176
North Georgia C	1.6	186
U of Georgia	1.6	2,444
Clayton JC	1.5	66
Mercer U Southern C		
of Pharmacy	1.5	133
Emory U Sch of Med	1.4	70
Mercer U main campus	1.4	501
Young Harris C	0.0	44
Reinhardt C	0.0	55
Medical C of Georgia		
Sch of Dentistry	0.0	55
Georgia Baptist Hosp		
Sch of Nursing	0.0	78
Medical C of Georgia		
Sch of Med	0.0	144

HAWAII

Hawaii Pacific C	39.1%	501
U of Hawaii Leeward CC	30.5	131
U of Hawaii Honolulu CC	25.5	98
U of Hawaii Maui CC	24.3	74
Hawaii Loa C	20.3	123
U of Hawaii Kapiolani CC	18.1	188
Brigham Young U Hawaii	17.9	257
U of Hawaii Hilo	16.0	325
Chaminade C of Honolulu	12.9	263
U of Hawaii main campus	4.6	1,445

IDAHO

C of Southern Idaho	25.6%	449
North Idaho JC	25.6	641
Lewis-Clark St C	17.0	464
Boise St U	12.7	1,536
Idaho St U	12.1	1,226
Eastern Idaho Tech C	11.0	146
Northwest Nazarene C	10.1	288
C of Idaho	8.3	108
Ricks C	7.8	858
U of Idaho	6.3	1,420

ILLINOIS

Carlinshar Inst	84.4%	160
St CC of East St Louis	44.4	279
Richland CC	40.1	177
City C of Chicago		
Kennedy-King	36.2	799
Belleville Area C	33.5	1,001
City C of Chicago		
City Wide	33.3	177
Lewis & Clark CC	31.1	859
City C of Chicago Truman	30.4	260
Beck Area Voc Ctr	28.7	209
City C of Chicago		
Malcolm X	28.0	307
Rend Lake C	26.0	154
Decatur Area Voc Ctr	25.9	54
Lincoln Land CC	25.8	511
John A Logan C	25.8	299
Black Hawk C		
main campus	25.8	508
Elgin CC	25.2	155
Danville JC	24.4	554
Waubesa CC	24.1	191
Columbia C	24.0	937
Illinois Central C	23.7	709
Joliet Township Sch		
of Practical Nursing	23.3	30
City C of Chicago		
Olive-Harvey	22.9	271
City C of Chicago		
Washington	22.8	421
Kankakee CC	22.5	187

ILLINOIS—Continued

Thornton CC	20.7%	420
East-West U	20.4	98
Shawnee C	19.3	244
City C of Chicago		
Fenger SE	19.2	73
Parkland C	18.9	970
Highland CC	18.8	112
Carl Sandburg C	18.6	360
Southeastern Illinois C	18.3	191
Moline Public Hosp		
Sch of Nursing	18.2	33
Kendall C	18.0	122
Moraine Valley CC	17.3	277
Olney Central C	17.2	151
Prairie St C	17.1	199
Frontier CC	16.7	30
Morton C	16.7	72
Wabash Valley C	16.7	126
Sauk Valley C	16.7	234
Lincoln C	16.3	208
Triton C	16.2	563
Joliet JC	16.0	382
Wilbur Wright C	15.5	58
Vandercook C of Music	15.4	52
John Wood CC	15.3	320
C of Lake Co	15.2	230
MacCormac C	14.8	256
Shimer C	14.3	35
Kaskaskia C	14.2	218
Spoon River C	13.6	250
Robert Morris C	13.3	1,821
Lincoln Trail C	13.2	167
Kishwaukee C	13.1	289
Illinois Valley CC	12.8	172
C of Dupage	12.6	589
Chicago St U	11.8	865
Southern Ill U		
Edwardsville	11.0	1,530
Garrett-Evangelical		
Theol Sem	10.7	56
Northeastern Illinois U	10.4	586
Capital Area Voc Ctr	10.3	39
Black Hawk C East	10.1	179
N Baptist Theol Sem	10.0	40
Springfield C in Illinois	10.0	40
Saint Anne's Hosp		
Sch of Nursing	9.7	31
Rock Valley C	9.5	336
Quincy C	9.5	222
Governors St U	9.2	282
Sangamon St U	9.1	342
Lutheran Sch of Theol	8.9	45
South Chicago C Hosp		
Sch of Nursing	8.9	45
Sch of the Art Inst		
of Chicago	8.8	432
Lincoln Christian C	8.6	116
North Park C	8.6	420
Mchenry Co C	8.5	59
Judson C	8.5	177
Lake Land C	8.1	381
Roosevelt U	8.0	1,432
American Conserv of		
Music	7.7	39
Parks C of Saint Louis U	7.7	338
McKendree C	7.4	216
Lewis U	7.2	511
Monmouth C	7.1	215
Western Illinois U	6.9	2,511
Saint Mary of Nazareth		
Hosp Sch of Nursing	6.8	45
Illinois C	6.8	234
U of Illinois Chicago	6.7	2,972
Rosary C	6.5	277
Saint Xavier C	6.5	400
George Williams C	6.4	211
Knox C	6.4	222
Mundelein C	6.0	234
Southern Ill U Carbondale	5.9	4,722
MacMurray C	5.8	199
Mililink U	5.6	399
Oliver Nazarene U	5.6	53
United Med Ctr		
Sch of Nursing	5.6	30
Eureka C	5.5	141
Loyola U	5.4	2,199
Augustana C	5.0	67
William Rainey Harper C	4.9	244
Trinity C	4.8	222
Saint John's Hosp		
Sch of Nursing	4.8	60
Trinity Christian C	4.4	181
Greenville C	4.3	188
De Paul U	4.2	2,400
Illinois Inst of Tech	4.0	1,344
Concordia C	3.9	234
Illinois St U	3.8	380
C of Saint Francis	3.8	234
Eastern Illinois U	3.8	2,444
Illinois Benedictine C	3.5	366
National C of Ed	3.5	93
Barat C	3.4	111
Blackburn C	3.4	144
Saint Francis Med Ctr		
C of Nursing	3.4	55
North Central C	3.4	366
Spartus C of Judeica	3.3	30
Lake Forest C	3.3	211
Rockford C	3.3	277
Saint Joseph's Hosp		
Sch of Nursing	3.2	30
Aurora U	3.1	311
Eimhurst C	3.1	588
Northern Illinois U	3.0	4,722
Illinois Wesleyan U	3.0	2,444

INDIANA—Continued

Rose-Hulman Inst of Tech	15%	388
U of Notre Dame	15	1,617
Grace Theol Sem and C	15	267
De Pauw U	14	370
Indiana U Sch of Med	0.9	437
Davenport C Ctr	0.0	31
Lutheran Hosp Sch of Nursing	0.0	37
Parkview-Methodist Sch of Nursing	0.0	52
Concordia Theol Sem	0.0	106
Indiana U Sch of Dentistry	0.0	149

IOWA

SE Iowa CC North	25.1%	271
Iowa Western CC		
Clarinda	21.1	152
Eastern Iowa CC		
central office	20.4	49
SE Iowa CC South	19.6	56
Eastern Iowa CC Scott	19.4	499
Western Iowa Tech CC	17.1	817
Iowa Western CC		
central office	16.9	658
Indian Hills CC	16.5	85
Kirkwood CC	16.3	1,544
Iowa Central CC		
Fort Dodge	14.7	682
Des Moines Area CC		
central office	13.9	1,364
Saint Joseph Mercy Hosp		
Sch of Nursing	13.3	75
Indian Hills CC	13.3	520
North Iowa Area CC	13.2	575
Clinton CC	13.0	324
Hawkeye Inst of Tech	12.8	841
Briar Cliff C	9.8	347
Iowa Central CC		
Webster City	9.5	42
Southwestern CC	9.4	254
Ellsworth CC	8.9	405
NE Iowa Voc-Tech Sch	8.6	421
Iowa Lakes CC South	8.5	527
Muscatine CC	8.5	129
Graceland C	8.4	298
Grand View C	8.0	363
Morningside CC	7.8	358
Marshalltown CC	7.4	242
Simpson C	7.4	338
Westmar C	7.4	204
William Penn C	7.2	209
Marycrest C	6.7	284
American Inst of Business	6.5	460
Upper Iowa U	6.2	193
Iowa Wesleyan C	6.0	182
Mount Mercy C	5.8	292
U of Dubuque		
main campus	5.8	293
Northwest Iowa Tech C	5.7	261
Drake U	5.3	1,293
Cornell C	5.2	268
U of Northern Iowa	4.9	2,575
Saint Ambrose U	4.8	455
Coe C	4.7	276
Clarke C	4.5	200
Buena Vista C	4.3	695
U of Iowa	4.2	6,441
Iowa Methodist Hosp		
Sch of Nursing	4.0	50
Maharishi International U	4.0	226
Mount Saint Clare C	3.6	111
Wartburg C	3.6	363
Grinnell C	3.6	196
Loras C	3.4	474
Palmer C of Chiropractic	3.3	758
Waldorf C	3.2	219
Central U of Iowa	3.1	415
U of Osteopathic Med		
and Health Sciences	3.1	421
Iowa St U	3.0	5,001
Northwestern C	2.8	249
Faith Baptist Bible C	2.3	131
St Luke's Sch of Nursing	2.2	46
Wartburg Theol Sem	2.1	47
Dordt C	2.0	255
U of Iowa C of Med	1.9	267
Drake U C of Pharmacy	1.5	67
U of Iowa C of Dentistry	1.1	94
Luther C	1.0	500
Allen Memorial Hosp		
Sch of Nursing	0.0	34
Mercy Hosp		
Sch of Nursing	0.0	37
Saint Luke's Methodist Hosp Sch of Nursing	0.0	41
U of Iowa C of Pharmacy	0.0	83

KANSAS

Southeast Kansas Area		
Voc-Tech Sch	51.4%	70
Saint Mary of the Plains C	50.9	3,848
Donnelly C	50.7	306
Fort Scott CC	45.5	483
Kaw Area Voc-Tech Sch	40.5	173
Northeast Kansas Area		
Voc-Tech Sch	38.1	42
Coffeyville CC	36.5	178
Kansas City Area		
Voc-Tech Sch	38.5	85
Central Kansas Area		
Voc-Tech Sch	36.1	61
Flint Hills Area		
Voc-Tech Sch	34.8	66
Garden City CC	33.5	188

KANSAS—Continued

Wichita Area		
Voc-Tech Sch	32.8%	375
Independence CC	30.2	189
Wichita St U	28.5	2,424
Cowley Co CC	27.9	290
Kansas City Kansas CC	27.9	287
Barton Co CC	27.5	240
Pratt CC	26.8	138
Kansas Wesleyan U	26.6	312
Neosho Co CC	24.7	77
Salina Area Voc-Tech Sch	24.2	124
Allen Co CC	23.4	107
Manhattan Area		
Voc-Tech Sch	22.0	159
Butler Co CC	21.5	419
Southwestern C	20.3	197
Saint John's C	20.0	65
Southwest Kansas Area		
Voc-Tech Sch	19.6	51
Hutchinson CC	19.4	252
Sterling C	19.0	147
Saint Mary C	18.7	150
Dodge City CC	18.0	194
Seward Co CC	17.9	84
Highland CC	17.8	135
Liberal Area Voc-Tech Sch	17.5	57
Kansas Newman C	16.2	136
Northwest Kansas Area		
Voc-Tech Sch	15.9	232
Johnson Co CC	15.3	360
Colby CC	14.7	218
Central C	14.3	154
Bethel C	13.6	213
Pittsburg St U	13.0	1,024
Manhattan Christian C	10.9	46
Kansas C of Tech	10.7	140
Baker U	10.6	207
Lafayette CC	10.5	171
Marymount C	10.3	145
Washburn U of Topeka	9.8	1,229
Ottawa U	9.7	236
McPherson C	9.6	167
Emporia St U	9.5	797
Cloud Co CC	9.3	214
Tabor C	8.9	124
Hesslon C	8.5	259
Bethany C	8.2	243
Fort Hays St U	7.8	919
North Central Kansas		
Voc-Tech Sch	7.6	277
Friends U	6.8	352
Mid-America Nazarene C	6.5	400
Kansas St U	6.3	3,424
U of Kansas	6.2	3,413
Benedictine C	6.2	210
U of Kansas C of Health	2.4	165
U of Kansas Sch of Med	1.7	238
Kansas St U C of Vet Med	0.0	85

KENTUCKY

Brannon Business Inst	40.6%	106
Laurel Co St		
Voc-Tech Sch	35.5	31
Jefferson St Voc-Tech Sch	29.5	44
Madisonville Health Occupations Sch	26.7	45
Central Ky St		
Voc-Tech Sch	24.5	53
Somerset Voc Sch	24.1	54
Rowan St Voc-Tech Sch	22.4	49
Ashland St Voc-Tech Sch	22.3	94
Mayo St Voc-Tech Sch	22.0	123
Kentucky St U	21.7	254
Bowling Green St		
Voc-Tech Sch	21.2	33
Pikeville C	21.1	133
Ashland CC	18.9	95
Sue Bennett C	16.9	59
Hopkinsville CC	16.7	42
W Ky St Voc-Tech Sch	15.3	111
Elizabethtown CC	14.8	108
Madisonville CC	14.6	48
Lexington Tech Inst	14.1	290
Lindsey Wilson C	14.0	200
Maysville CC	13.4	82
Paducah CC	12.8	141
Jefferson CC	12.7	166
Henderson CC	11.8	76
Union C	11.5	148
Prestonsburg CC	11.1	81
Somerset CC	10.8	74
Kentucky Christian C	9.7	154
Midway C	8.5	94
Morehead St U	8.3	715
Cumberland C	8.2	417
Transylvania U	7.9	89
Kentucky Wesleyan C	7.1	168
Hazard CC	6.7	39
Murray St U	6.6	1,075
Western Kentucky U	6.6	1,155
Eastern Kentucky U	6.3	1,827
Centre C of Kentucky	5.6	108
Campbellsville C	5.5	164
U of Louisville	5.2	1,759
Brescia C	5.1	79
Northern Kentucky U	4.7	533
U of Ky main campus	4.6	2,572
Berea C	3.2	95
Thomas More C	3.1	159
Georgetown C	2.3	262
Spalding U	1.8	163
Bellarmine C	1.7	293
Asbury C	1.0	202
U of Kentucky C of Med	0.9	114
Alice Lloyd C	0.0	32

KENTUCKY—Continued

U of Kentucky		
C of Dentistry	0.0%	83
Asbury Theol Sem	0.0	88
U of Louisville		
Sch of Dentistry	0.0	100
U of Louisville Med		
Health Sciences Ctr	0.0	128

LOUISIANA

Capitol Area Voc Sch	54.0%	126
Westside Voc-Tech Sch	53.1	32
New Orleans Regional		
Voc-Tech Inst	51.6	31
Lafayette Regional		
Voc-Tech Inst	50.8	65
Jefferson Parish		
Voc-Tech Sch	47.2	89
Slidell Voc-Tech Sch	47.2	53
Delta-Quachita		
Voc-Tech Inst	43.4	76
Sullivan Voc-Tech Inst	40.0	40
Southern U New Orleans	39.3	361
NW La Voc-Tech Sch	32.4	37
Southern U and A&M C		
Baton Rouge	30.0	2,489
Delgado CC	27.3	275
Baton Rouge		
Voc-Tech Inst	25.7	101
Dillard U	24.2	388
Southern U Shreveport	21.6	37
Alexandria Trade Sch	19.4	67
Sowela Tech Inst	17.7	79
U of SW Louisiana	17.6	1,401
Xavier U of Louisiana	16.6	543
Grambling St U	16.1	2,312
Southeastern Louisiana U	14.4	894
Northwestern St U	14.4	707
NE Louisiana St U	14.1	1,266
La St U New Orleans	13.0	1,870
Charity Hosp Sch of Nursing	12.4	97
Louisiana St U Alexandria	11.5	243
McNeese St U	11.0	566
T H Harris Voc-Tech Inst	9.9	71
Centenary C	9.6	136
Louisiana St U		
Baton Rouge	9.4	3,694
Ochsner Sch of Allied Health Sciences	9.4	32
Bossier Parish CC	9.1	44
Louisiana Tech U	8.3	1,355
Nicholls St C	8.3	435
Touro Infirmary		
Sch of Nursing	8.1	37
Our Lady of Holy Cross C	7.9	177
Loyola U	7.2	833
Louisiana St U Eunice	6.0	201
Louisiana C	5.7	157
Our Lady of the Lake		
Sch of Nursing	5.6	36
Tulane U	4.7	1,463
Louisiana St U Shreveport	3.3	391
NE Louisiana Voc Sch	3.3	30
La St U Sch of Dentistry	2.2	90
Louisiana St U		
C of Vet Med	2.1	48
Louisiana St U Med Ctr	1.6	243
Louisiana St U		
New Orleans Sch of Med	0.9	216
La St U Shreveport		
Sch of Med	0.9	117
Tulane U Sch of Med	0.7	142

MAINE

U of Maine Augusta	12.4%	339
Northern Maine		
Voc-Tech Inst	10.8	223
U of Maine Machias	9.9	161
Southern Maine		
Voc-Tech Inst	9.5	284
U of Maine Presque Isle	8.3	254
Washington Co		
Voc-Tech Inst	8.1	111
Bangor Theol Sem	7.1	42
Portland Sch of Art	6.3	80
U of Southern Maine	6.0	1,511
Husson C	5.9	389
Unity C	5.7	88
Central Me Voc-Tech Inst	5.4	149
C of the Atlantic	5.3	38
U of Maine Fort Kent	5.2	115
Eastern Me Voc-Tech Inst	5.1	217
Thomas C	4.3	185
U of Maine Orono	4.3	2,746
Kennebec Valley		
Voc-Tech Inst	3.7	81
Bowdoin C	3.5	226
Saint Joseph's C	3.2	349
Westbrook C	3.1	255
Central Maine Med Ctr		
Sch of Nursing	2.9	34
U of New England	2.9	244
U of Maine Farmington	2.8	461
Colby C	2.7	262
Nassau C	2.6	38
Bates C	2.1	243
New England C		
of Osteopathic Med	0.8	118
Maine Maritime Acad	0.6	163
Saint Mary's General Hosp		
Sch of Nursing	0.0	31

MARYLAND

Sojourner-Douglas C	42.8%	598
CC of Baltimore	32.9	477
Dundalk CC	30.7	137
Morgan St C	24.2	965
Wor-Wic Tech CC	23.4	77
Coppin St C	23.3	309
Bowie St C	20.3	359
Catonville CC	18.9	509
U of Md Eastern Shore	18.2	335
Prince George's CC	17.5	572
Garrett CC	17.4	92
Howard CC	16.5	127
Harford CC	16.3	129
Chesapeake C	15.9	44
Frederick CC	15.3	111
Montgomery C	15.1	1,069
Essex CC	12.9	318
Capitol C	11.9	236
Anne Arundel CC	11.6	267
Villa Julie C	10.3	223
Allegany CC	9.8	287
U of Maryland U C	9.5	947
Columbia Union C	8.8	260
C of Notre Dame of Md	8.7	150
Baltimore's International		
Culinary Art Inst	7.4	135
Maryland Inst C of Art	7.2	221
Charles Co CC	6.8	73
U of Baltimore	6.8	650
Towson St C	6.4	1,515
U of Maryland		
Baltimore CC	6.3	895
Peabody Conservatory		
of Music	6.1	82
Salisbury St C	5.9	625
Frostburg St C	5.2	654
St Mary's C of Maryland	5.1	215
U of Maryland C Park	5.0	4,835
Hagerstown JC	5.0	100
St John's C	4.9	143
Washington Bible C	4.7	43
Hood C	4.4	271
Loyola C	3.9	557
Johns Hopkins U Sch of Hygiene & Public Health	3.9	128
Washington C	3.9	154
Goucher C	3.0	233
U of Maryland Baltimore		
Professional Schs	3.0	1,134
Johns Hopkins U	2.6	660
Johns Hopkins U		
Sch of Med	2.1	142
Western Maryland C	2.1	380
Mount Saint Mary's C	2.0	254
Cecil CC	0.0	43

MASSACHUSETTS

Roxbury CC	29.0%	145
Cambridge C Inst of Open Ed	18.9	190
Springfield Tech CC	17.2	424
Massasoit CC	17.0	429
Bay St JC of Business	16.8	279
Women's Tech Inst	15.9	88
Quincy JC	15.3	249
Northern Essex CC	15.2	322
Bunker Hill CC	15.2	158
Essex Ag and Tech Inst	14.8	54
Newbury C	14.1	725
Cape Cod CC	13.9	245
Bristol CC	13.6	279
Atlantic Union C	13.5	141
Fisher JC	13.0	455
Quinsigamond CC	12.9	310
Holyoke CC	12.2	296
NE Inst of Industrial Tech	12.1	265
Greenfield CC	11.4	201
Chamberlayne JC	11.3	231
Mount Wachusett CC	10.9	257
U of Massachusetts Boston	10.5	1,416
Central New England C of Tech	10.4	337
Bradford C	10.3	58
Swain Sch of Design	10.3	68
Pine Manor JC	10.2	59
Catherine Laboure C	10.1	178
Middlesex CC	10.1	218
Mount Ida C	10.0	291
Art Inst of Boston	9.9	91
Berklee Sch of Music	9.6	540
Boston Architectural Ctr	9.5	116
North Shore CC	9.5	264
Berkshire CC	9.5	201
Worcester Industrial Tech Inst	9.4	32
New England Sch of Art and Design	8.8	34
New England Sch of Accounting	8.5	47
American International C	8.3	372
Wentworth Tech Sch	8.1	271
Worcester St C	8.1	7
Berkshire Christian C	7.9	38
Lasell JC	7.8	141
Hampshire C	7.1	198
Southeastern Mass U	7.0	845
Eastern Nazarene C	6.6	229
Northeastern U	6.5	4,358
Massachusetts C of Art	6.4	234
Curry C	6.3	192
Emerson C	6.2	500
Simon's Rock of Bard C	6.2	97

FACT FILE: Student-Loan Default Rates at More Than 3,200 Institutions—Continued

MICHIGAN—Continued

Marygrove C	24.5%	278
Suomi C	23.7	435
Lake Michigan C	22.0	109
Kellogg CC	21.3	221
Bay De Noc CC	21.0	315
Henry Ford CC	20.4	461
Cleary C	20.2	99
Olivet C	16.9	159
Davenport C of Business	18.7	1,574
Lansing CC	17.0	610
Muskegon Business C	16.9	338
Oakland CC	16.2	463
Southwestern Michigan C	14.1	205
Alpena CC	14.1	156
Macomb County CC	13.7	153
Michigan Christian JC	13.6	118
West Shore CC	13.2	68
Northwood Inst	12.9	443
Gogebic CC	12.5	144
Wayne St U	11.9	1,802
Madonna C	11.9	270
Glen Oaks CC	11.6	43
Charles S Mott CC	11.5	270
Mercy C of Detroit	10.7	365
Ctr for Creative Studies		
C of Art & Design	10.6	142
Eastern Michigan U	10.2	2,026
Baker JC of Business	10.2	315
Kirtland CC	10.1	129
Muskegon CC	10.0	180
U of Detroit	9.6	738
Schoolcraft C	9.3	118
Siena Heights C	9.3	247
Great Lakes JC		
of Business	9.2	130
Northern Michigan U	8.9	1,275
Delta C	8.9	497
Saginaw Valley C	8.5	517
Montcalm CC	8.3	84
Jackson CC	8.3	108
Grand Rapids JC	8.2	526
Grace Bible C	8.1	37
Grand Rapids Sch of		
Bible and Music	7.5	53
Western Michigan U	7.5	2,762
Andrews U	7.4	698
Ferris St C	7.0	2,167
Mid Michigan CC	6.7	178
U of Michigan Sch		
of Public Health	5.9	34
Macomb County CC Ctr	5.6	72
U of Michigan Dearborn	5.5	433
Walsh C of Accountancy		
and Business Admin	5.2	135
Oakland U	5.0	816
Adrian C	4.7	279
Aquinas C	4.5	403
Michigan St U	4.4	5,294
St Clair County CC	4.4	205
Concordia Lutheran JC	4.3	115
Spring Arbor C	4.2	306
Detroit C of Law	4.2	261
U of Michigan Medical Sch	4.1	169
North Central Michigan C	4.1	97
Grand Valley St C	4.1	738
Great Lakes Bible C	4.0	50
Kendall Sch of Design	3.9	180
Michigan St U		
C of Human Med	3.9	129
Nazareth C	3.8	130
Lawrence Inst of Tech	3.8	529
Hillsdale C	3.6	137
Thomas M Cooley		
Law Sch	3.5	611
U of Michigan Flint	3.6	337
Central Michigan U	3.5	2,832
Kalamazoo C	3.1	228
Albion C	3.0	263
Grand Rapids Baptist		
C and Sem	2.8	253
Monroe County CC	2.7	73
U of Michigan Ann Arbor	2.7	4,634
Lake Superior St U	2.6	381
Northwestern Michigan C	2.2	223
Hope C	2.1	477
Michigan St U		
C of Osteopathic Med	2.1	194
U of Michigan		
Sch of Dentistry	2.0	150
Wayne St U Sch of Med	2.0	252
Calvin C	1.5	717
Michigan Tech U	1.4	1,185
Alma C	1.2	254
Michigan St U C		
of Vet Med	1.1	95
Hurley Hosp Sch		
of Nursing	0.0	31
Bronson Methodist Hosp		
Sch of Nursing	0.0	40

MINNESOTA

Pine Tech Inst	37.7%	154
Rainey River CC	33.8	77
Bemidji Area		
Voc-Tech Inst	33.2	244
E Grand Forks Area		
Voc-Tech Inst	31.8	444
Brainerd Tech Inst	30.6	466
Minneapolis Area		
Voc-Tech Inst	29.8	1,256
Minneapolis CC	29.4	687
Evaleth Tech Inst	28.8	188
Fairbault Tech Inst	28.2	208

MINNESOTA—Continued

Thief River Falls Area		
Voc-Tech Inst	24.4%	336
Moorhead Tech Inst	22.9	503
Duluth Tech Inst	22.8	588
Detroit Lakes Tech Inst	22.7	449
Mesabi CC	22.4	165
St Paul Tech-Voc Inst	22.4	1,028
Austin Area Voc-Tech Inst	21.6	296
Northland CC	21.2	226
Wadena Tech Inst	20.8	399
Tech Inst of Hutchinson	20.7	276
Albert Lea Area		
Voc-Tech Inst	20.5	283
Anoka Area Voc-Tech Inst	20.2	749
Worthington CC	19.5	174
Anoka-Ramsey CC	19.1	517
Red Wing Area		
Voc-Tech Inst	18.9	243
Rochester Area		
Voc-Tech Inst	18.3	328
Mankato Tech Inst	17.8	518
Willmar Area		
Voc-Tech Inst	17.7	654
Brainerd CC	17.7	265
916 Area Voc-Tech Inst	17.2	390
Dakota Co Area		
Voc-Tech Inst	17.0	705
Minneapolis C		
of Art and Design	16.6	205
Staples Tech Inst	16.6	314
Hibbing CC	16.2	197
Jackson Area		
Voc-Tech Inst	16.1	286
Pipestone Area		
Voc-Tech Inst	15.9	208
Itasca CC	15.1	119
Winona Area		
Voc-Tech Inst	15.0	226
St Cloud Area		
Voc-Tech Inst	14.7	727
Suburban Hennepin		
Area Voc-Tech Sch	14.4	888
Austin CC	14.3	147
Golden Valley Lutheran C	13.9	144
Normandale CC	13.3	490
U of Minnesota		
Tech Inst Crookston	13.1	320
Fergus Falls CC	12.9	132
Hibbing Tech Inst	12.7	245
Rochester CC	12.5	559
Dunwoody Industrial Inst	12.0	309
Bemidji St U	11.7	1,062
Lakewood CC	11.2	392
Metropolitan St U	11.2	260
Canby Area		
Voc-Tech Inst	10.7	131
North Hennepin CC	10.5	362
Willmar CC	10.3	341
North Central Bible C	10.2	430
Granite Falls Area		
Voc-Tech Inst	10.2	236
Pillsbury Baptist Bible C	10.1	89
Saint Mary's JC	9.6	322
NW Electronics Inst	9.5	325
Alexandria Area		
Voc-Tech Inst	9.3	719
Sch of the Associated Arts	9.3	43
Saint Luke's Hosp		
Sch of Nursing	9.1	44
Vermillion CC	9.1	220
Inver Hills CC	9.0	288
U of Minnesota Morris	7.8	463
Winona St U	7.5	1,102
U of Minnesota Duluth	6.7	1,608
U of Minnesota Twin Cities	6.6	8,590
Mankato St U	6.5	2,336
C of Saint Scholastica	6.4	451
U of Minnesota Waseca	5.9	256
Concordia C Saint Paul	5.7	367
Bethany Lutheran C	5.6	124
Macalester C	5.5	329
St Cloud St U	5.4	2,435
Northwestern C	5.1	257
SW Minnesota St C	5.0	505
Augsburg C	4.9	492
C of Saint Teresa	4.8	124
United Theol Sem		
of the Twin Cities	4.8	42
Moorhead St U	4.8	1,681
Concordia C Moorhead	4.3	629
Hamline U	4.2	718
Mayo Medical Sch	3.9	51
Saint Paul Bible C	3.6	196
Saint Benedict's C	3.4	469
St Cloud Hosp		
Sch of Nursing	3.2	31
C of Saint Catherine	3.2	592
Saint Mary's C	3.1	325
Dr Martin Luther C	2.7	75
Saint Olaf C	2.4	660
C of Saint Thomas	2.4	1,134
Gustavus Adolphus C	2.3	487
Bethel C	2.1	616
Saint John's U	2.1	434
Carleton C	2.1	354
William Mitchell C of Law	1.3	453
Luther Theol Sem	1.3	157
NW C of Chiropractic Med	0.8	313
Fairview Deaconess Hosp		
Sch of Nursing	0.0	31
Mayo Clinic Sch		
of Physical Therapy	0.0	36
Bethel Theol Sem	0.0	86

MISSISSIPPI

Rust C	51.9%	160
Tougaloo C	24.3	181
Mississippi Gulf Coast C	13.4	209
Jackson St C	6.9	1,115
Copiah-Lincoln JC	6.8	74
Southwest Mississippi JC	6.6	61
Jones Co JC	6.4	188
Mary Holmes C	6.1	181
William Carey C	4.7	170
East Mississippi JC	4.6	87
Pearl River JC	4.3	117
Alcorn St U	3.4	235
Mississippi Gulf Coast JC	3.0	33
Mississippi Valley St C	3.0	298
Holmes CC	2.9	69
Mississippi Gulf Coast		
JC Jackson Co	2.5	198
Northwest Mississippi CC	2.5	198
Belhaven C	2.5	120
Millsaps C	2.2	183
U of Miss Med Ctr	1.6	125
U of Southern Mississippi	1.6	1,566
Delta St C	1.6	316
Blue Mountain C	1.5	65
East Central CC	1.5	66
Hinds JC	1.3	535
Mississippi St U	1.3	1,225
Mississippi C	1.1	450
Mississippi U for Women	1.0	201
U of Mississippi	0.9	1,267
Northeast Mississippi JC	0.5	221
Itawamba JC	0.4	283
U of Mississippi		
Med Ctr Sch of Dentistry	0.0	42
Mississippi Delta JC	0.0	77
U of Mississippi		
Med Ctr Sch of Med	0.0	102
Meridian CC	0.0	115

MISSOURI

Tarkio C	75.6%	2,708
Kansas City Tech Ed Ctr	41.9	31
Missouri Valley C	41.8	591
Penn Valley CC	34.0	544
Columbia Area		
Voc-Tech Sch	33.3	30
Harris-Stowe St C	28.9	83
St Louis CC Forest Park	27.6	370
Franklin Tech Sch	23.3	30
Nichols Career Ctr	23.1	65
Rolla Area Voc-Tech Sch	23.0	74
Mineral Area C	22.7	300
Kirksville Area		
Voc-Tech Sch	22.6	31
State Fair CC	22.2	126
Crowder C	19.5	384
Lincoln U	19.5	384
O'Fallon Tech Ctr	18.3	71
Kemper Military Sch and C	18.1	72
Sikeston Public Sch		
Area Voc-Tech Sch	18.0	50
Moberly JC	16.7	126
Three Rivers CC	15.7	185
Longview CC	14.4	181
Baptist Bible C	14.3	244
Park C	14.2	387
Platte Co Area		
Voc-Tech Sch	13.9	36
Columbia Area Career Ctr	13.6	44
Jewish Hosp Sch		
of Nursing	12.7	71
East Central JC	12.6	143
Missouri Baptist C		
St Louis	12.5	80
Jefferson C	11.9	176
Hannibal-LaGrange C	10.9	175
Linn Tech JC	10.8	157
Lindenwood C	10.8	287
Missouri Southern St C	10.3	389
St Louis CC Meramec	10.2	255
Maple Woods CC	10.1	79
Saint Mary's C of O'Fallon	10.1	169
Central Missouri St U	10.0	1,483
Kansas City Art Inst	9.8	164
Clayton U	9.6	83
Southwest Baptist U	9.6	510
Columbia C	9.4	393
Southeast Missouri St C	9.2	1,497
St Paul Sch of Theol	9.1	33
Deaconess Hosp Sch		
of Nursing	8.9	56
St Louis CC		
Florissant Valley	8.4	286
Stephens C	8.4	167
Missouri Western St C	8.3	575
Willard J Graff Area		
Voc-Tech Ctr	8.3	60
Wentworth Military Acad	7.9	38
North Central Missouri C	7.9	127
Webster U	7.8	591
U of Missouri Kansas City	6.8	1,435
Central Bible C	6.7	225
Maryville C	6.6	347
Culver-Stockton C	6.5	199
Central Methodist C	6.4	188
U of Missouri St Louis	6.2	842
Northwest Missouri St U	5.9	951
Fontbonne C	5.8	171
William Jewell C	5.2	308
Evangel C	5.0	525
Avila C	4.9	224
Barnes Hosp Sch		
of Nursing	4.8	62

MISSOURI—Continued

Rockhurst C	4.7%	468
Southwest Missouri St U	4.6	1,940
Ranken Tech Inst	4.5	176
Saint Louis U		
main campus	4.5	2,140
Ozark Christian C	4.4	91
U of Missouri Columbia	4.2	3,972
U of Missouri Sch of Med	4.0	75
Drury C	3.9	255
William Woods C	3.9	129
Cleveland Chiropractic C	3.9	336
Midwestern Baptist		
Theol Sem	3.8	80
Sch of the Ozarks	3.5	113
Northeast Missouri St U	3.3	1,015
Saint John's Sch		
of Nursing	3.2	62
Logan C of		
Chiropractic Med	2.9	419
Washington U	2.7	1,935
Westminster C	2.6	114
Concordia Sem	2.5	121
U of Missouri Rolla	2.4	1,096
Assemblies of God		
Theol Sem	2.4	85
Nazarene Theol Sem	2.1	96
Washington U Sch of Med	2.1	144
U of Mo Sch of Dentistry	0.9	106
St Louis C of Pharmacy	0.7	153
Kirksville C		
of Osteopathic Med	0.4	284
Missouri Baptist Hosp		
Sch of Nursing	0.0	33
Saint Luke's Hosp		
Sch of Nursing	0.0	39
Research C of Nursing	0.0	50
Calvary Bible C	0.0	68

MONTANA

Salish Kootenai CC	40.2%	82
Dawson C	32.8	58
Missoula Voc-Tech Ctr	31.1	212
Billings Voc-Tech Ctr	31.1	177
Flathead Valley CC	28.2	174
Butte Voc-Tech Ctr	27.7	184
Great Falls Voc-Tech Ctr	23.1	160
Miles CC	23.1	156
Helena Voc-Tech Ctr	21.0	315
Northern Montana C	17.1	510
Rocky Mountain C	12.1	173
U of Montana	10.7	1,864
Carroll C	10.7	224
Eastern Montana C	9.8	794
Montana St U	9.3	2,287
Western Montana C	7.2	264
Montana C of Mineral		
Sciences and Tech	5.8	258
C of Great Falls	5.5	330

NEBRASKA

Metropolitan Tech CC	31.5%	777
Central CC	25.9	170
Central Nebraska Tech CC	20.6	339
Western Nebraska CC	19.6	230
McCook Tech CC	18.8	80
Western Nebraska		
Tech CC	17.0	112
Bellevue C	16.7	420
Lincoln Tech CC	15.5	711
Mid Plains CC	14.5	214
York C	13.5	170
Chadron St C	12.8	407
Nebraska Christian C	12.8	47
Southeast CC	10.3	39
Northeast Neb Tech CC	9.8	366
U of Nebraska Omaha	9.2	2,000
Peru St C	8.2	267
Southeast CC Milford	8.0	361
Wayne St C	7.2	586
Hastings C	7.1	212
C of Saint Mary	6.9	277
Kearney St C	6.5	1,294
Midland Lutheran C	6.5	262
Concordia Teachers C	6.3	222
Doane C	6.1	244
U Nebraska Lincoln	5.6	4,107
Union C	5.5	273
U of Neb Sch of Tech Ag	5.3	75
Platte Tech CC	5.2	154
Nebraska Wesleyan U	4.9	309
Creighton U	4.3	1,194
Mary Lanning Memorial		
Hosp Sch of Nursing	4.2	48
Grace C of the Bible	3.5	57
Creighton U		
Sch of Pharmacy	3.3	121
West Nebraska General		
Hosp Sch of Nursing	3.2	31
Dana C	3.1	196
Bryan Memorial Hosp		
Sch of Nursing	2.9	68
Bishop Clarkson C	2.7	74
U of Neb C of Pharmacy	1.5	66
Neb Methodist C of		
Nursing & Allied Health	1.4	70
Creighton U Sch of Med	1.3	227
U of Neb C of Dentistry	1.1	94
U of Nebraska Med Ctr		
Sch of Med	0.9	233
Creighton U Boyne Sch		
of Dental Science	0.0	144

NEW MEXICO—Continued

Northern New Mexico CC	14.6%	48
San Juan C	13.4	142
Santa Fe CC	13.3	45
Eastern NM U Clovis	12.2	82
Eastern NM U Portales	11.6	639
New Mexico Highlands U	11.1	469
Eastern NM U Roswell	10.5	76
Albuquerque Voc-Tech Inst	10.3	561
New Mexico Military Inst	9.8	51
Western New Mexico U	9.4	192
C of Santa Fe	8.8	205
U of Albuquerque	7.8	333
NM St U Alamogordo	7.1	56
Saint John's C	4.7	106
NM Inst of Mining and Tech	4.5	202
NM St U Las Cruces	4.3	1,681
U of New Mexico	3.9	3,152
U of NM Sch of Med	0.0	91

NEW YORK

CUNY Bronx CC	34.2%	871
Hostos CC	30.2	795
Medaille C	28.6	350
CUNY Medgar Evers C	27.1	332
SUNY Ulster Co CC	26.4	329
CUNY Borough of Manhattan CC	26.0	1,680
CUNY John Jay C		
of Criminal Justice	25.3	807
Traphagen Sch of Fashion	23.8	63
Marymount Manhattan C	23.5	489
Mercy C	21.9	1,225
C of New Rochelle	21.8	1,105
Erie CC City	21.8	501
Borica C	21.6	194
Saint Francis C	21.6	490
Nassau Co Sch of Practical Nursing	21.6	102
CUNY New York City CC	21.0	1,341
CUNY York C	20.9	440
CUNY La Guardia CC	20.3	708
Rochester Sch of Practical Nursing	20.0	30
Mater Dei C	19.5	174
Fulton-Montgomery CC	19.0	305
SUNY C at Old Westbury	18.8	574
Nassau Co Practical Nursing Program	18.8	48
American Acad of Dramatic Arts	18.3	93
NY Sch of Computer Tech	18.2	44
CUNY Queensboro CC	17.8	849
Long Island U Conolly C	17.5	1,852
Syracuse Computer Sch Systems	17.1	35
Westchester CC	17.1	350
Jamestown CC	16.9	623
CC of the Finger Lakes	16.8	612
CUNY Lehman C	16.7	941
CUNY Brooklyn C	16.6	1,290
American Musical and Dramatic Acad	16.5	115
American Acad McAllister		
Inst of Funeral Service	16.4	67
NY Sch of Interior Design	16.3	92
Elizabeth Seton C	16.3	552
Tompkins-Cortland CC	15.9	578
Central Tech HS Practical Nursing Program	15.6	32
Russell Sage JC Albany	15.3	320
Ailey American Dance Ctr	15.2	33
Schenectady Co CC	15.0	380
Orange Co CC	14.9	718
CUNY Staten Island CC	14.7	1,020
Sullivan Co CC	14.3	371
CUNY City C	14.15	1,415
Pace U New York City	13.9	2,204
Columbia-Greene CC	13.9	158
Touro C	13.7	553
Suffolk CC	13.6	1,382
SUNY Corning CC	13.2	622
CUNY Kingsborough CC	13.2	607
Parsons Sch of Design	13.2	425
SUNY Empire St C	13.2	691
Onondaga CC	13.0	922
C of Aeronautics	12.8	250
Genesee CC	12.5	433
Dutchess CC	12.5	409
C for Human Services	12.4	314
SUNY Mohawk Valley CC	12.4	1,418
Villa Maria C of Buffalo	12.3	220
Cayuga Co CC	12.2	360
Adirondack CC	12.0	383
North Country CC	12.0	317
CUNY Hunter C	11.8	1,385
Monroe CC	11.8	1,181
Catholic Med Ctr Brooklyn		
Queens Sch of Nursing	11.8	34
Mount Saint Mary C	11.7	257
Broome CC	11.6	869
Nassau CC	11.5	1,726
Interfaith Med Ctr Sch of Nursing	11.4	35
Colgate Rochester Divinity Sch	11.3	53
CUNY Queens C	10.6	1,539
SUNY C New Paltz	10.6	1,343
CUNY Baruch Sch of Business	10.6	1,106
Niagara Co CC	10.6	854
Oswego Co Adult Careers Ctr	10.5	38

NEW YORK—Continued

Columbia U Sch of General Studies	10.5%	496
Juilliard Sch	10.4	164
SUNY C Purchase	10.2	440
Hudson Valley CC	10.1	1,437
SUNY A&T C Farmingdale	10.1	985
NY Inst of Tech NYC	10.0	2,429
NY U Med Ctr Respiratory Therapy Training Pgm	10.0	30
Friends World C	9.8	51
Mid-Westchester Program of Practical Nursing	9.7	31
Wagner C	9.5	462
Bard C	9.5	200
Jefferson CC	9.5	285
Rockland CC	9.4	939
Erie Co Dist One Practical Nursing Program	9.1	33
Mannes C of Music	9.1	44
CUNY Baruch C	8.9	146
Dowling C	8.8	622
New Sch for Social Research	8.8	950
Daemen C	8.6	525
Manhattanville C	8.4	214
Circle in the Square Sch Buffalo General Hosp	8.3	36
Sch of Nursing	8.2	61
Clinton Co CC	8.0	237
Our Lady of Victory Secretarial Sch	7.8	51
Wilson Tech Ctr	7.7	52
Hilbert C	7.5	159
D'Youville C	7.5	411
Pratt Inst	7.4	881
Erie CC South	7.3	450
Long Island U Brooklyn	7.3	41
Fordham U	7.2	2,324
Herkimer Co CC	7.2	432
Long Island U Southampton	7.1	337
SUNY C Buffalo	6.9	2,060
Molloy C main campus	6.9	274
SUNY C Brockport	6.9	1,775
Kings C	6.8	219
C of Insurance	6.8	44
Erie CC North	6.8	944
SUNY A&T C Delhi	6.7	835
Cochran Sch of Nursing	6.7	30
Keuka C	6.6	151
Elmira C	6.5	367
Cattaraugus Co Sch of Practical Nursing	6.3	48
SUNY A&T C Canton	6.2	861
Fashion Inst of Tech	6.1	1,058
Niagara U	6.1	691
Long Island U C W Post	6.1	1,797
Adelphi U	6.0	2,203
Crouse-Ingers Hosp Sch of Nursing	5.9	101
Nyack C	5.9	188
New York U	5.8	6,495
SUNY A&T C Morrisville	5.8	1,025
Utica C	5.7	455
Maria C of Albany	5.7	193
Concordia C	5.6	107
Columbia U Sch of Social Work	5.6	252
Marymount C	5.4	257
Canisius C	5.4	868
Cope Inst	5.2	58
C of Saint Rose	5.1	569
Trocaire C	5.0	260
SUNY St U Stony Brook	5.0	2,277
SUNY C Utica Rome	4.9	466
Long Island U	4.9	61
Polytechnic Inst of NY	4.9	715
Saint Joseph's C	4.9	308
Cooper Union	4.9	103
SUNY C Oswego	4.8	1,757
SUNY Buffalo	4.8	4,533
Saint John Fisher C	4.8	502
Saint John's U	4.8	2,975
Dominican C of Blauvelt	4.8	189
SUNY C Fredonia	4.7	1,163
CUNY Grad Sch & U Ctr	4.7	213
SUNY C of Ag Cornell U	4.6	109
Russell Sage C	4.5	560
SUNY C Oneonta	4.4	1,157
SUNY A&T C Alfred	4.4	1,430
Helen Fuld Sch of Nursing	4.3	69
Syracuse U	4.3	3,546
Wells C	4.1	123
Beth Israel Med Ctr Sch of Nursing	4.0	50
Cazenovia C	4.0	278
Eisenhower C Inst of Tech	3.8	52
Maria Regina C	3.8	53
Pace U C of White Plains	3.8	531
Paul Smith's C of Arts and Sciences	3.7	322
SUNY C Plattsburgh	3.7	1,429
Bank Street C of Ed	3.7	81
SUNY Binghamton	3.7	1,954
Union Theol Sem	3.6	55
Columbia U Teachers C	3.6	689
Yeshiva U Midtown Ctr	3.6	56
Hartwick C	3.6	253
Iona C	3.5	823
Jewish Theol Sem of America	3.5	57
SUNY C Cortland	3.5	1,602
SUNY A&T C Cobleskill	3.5	889
SUNY Albany	3.4	2,290
Manhattan Sch of Music	3.4	145

NEW YORK—Continued

Nazareth C of Rochester	3.4%	585
Manhattan C	3.4	652
Columbia U Grad Sch of Arts and Sciences	3.4	328
Hofstra U	3.2	2,128
Arnot Ogden Memorial Hosp Sch of Nursing	3.2	31
Sarah Lawrence C	3.2	186
Skidmore C	3.2	311
Word of Life Bible Inst	3.2	125
Saint Joseph's Hosp Sch of Nursing	3.1	32
Chautauque Co Adult Ed	3.1	32
Columbia U Sch of Architecture	3.1	162
Roberts Wesleyan C	3.1	196
General Theol Sem	3.0	33
Columbia C	3.0	572
Columbia U Sch of Public Health	3.0	101
Yeshiva U Bronx	2.9	69
Marist C	2.9	729

NEW YORK—Continued

Millard Fillmore Hosp Sch of Nursing	2.9%	35
Rochester Inst of Tech	2.8	2,368
U S Merchant Marine Acad	2.8	71
Columbia U Sch of Nursing	2.8	108
Pace U Westchester	2.8	757
Ithaca C	2.5	943
Houghton C	2.5	315
Saint Thomas Aquinas C	2.5	240
Vassar C	2.5	364
Saint Lawrence U	2.4	377
SUNY C of Ceramics	2.4	127
Alfred U	2.3	3,045
Cornell U Endowed C's	2.3	951
SUNY C Potsdam	2.3	951
Practical Bible Training Sch	2.3	44
Columbia U main division	2.2	45
Columbia U Sch of Library Services	2.2	45
Long Island C Hosp Sch of Nursing	2.2	45

NEW YORK—Continued

Culinary Inst of America	2.2%	777
Rensselaer Polytechnic Inst main campus	2.2	1,144
SUNY C Genesee	2.1	1,078
Barnard C	2.1	383
Clark Sch of Nursing	2.0	50
C of Mount Saint Vincent	2.0	152
NY C of Podiatric Med	2.0	256
Columbia U Sch of Journalism	1.9	157
Brooklyn Law Sch	1.9	377
U of Rochester	1.8	1,249
Siena C	1.8	658
Le Moyne C	1.8	439
Colgate U	1.8	339
SUNY C of Environmental Science & Forestry	1.8	284
Union C	1.7	410
Columbia U Sch of Arts	1.7	120
Alfred U main campus	1.7	420
SUNY Downstate Med Ctr	1.6	432
Sisters of Charity Hosp Sch of Nursing	1.6	62

Continued on Following Page

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FACT FILE: Student-Loan Default Rates at More Than 3,200 Institutions—Continued

NEW YORK—Continued

New York Medical C	1.6%	437
SUNY Maritime C	1.6	188
SUNY Health Science Ctr		
Stony Brook	1.5	399
Cornell U Med Ctr	1.5	135
Hobart and William		
Smith C's	1.4	280
SUNY St C of Optometry	1.4	73
New York U Law Sch	1.4	441
CUNY Mount Sinai		
Sch of Med	1.3	229
New York Chiropractic C	1.2	340
Yeshiva U	1.2	256
U of Rochester		
Eastman Sch of Music	1.2	172
Saint Bonaventure U	1.2	516
Ayson Rabbinical Sem	1.0	99
Columbia U Sch of		
Int'l and Public Affairs	1.0	204
Clarkson U	0.9	957
Columbia U Sch of Engr		
& Applied Sciences	0.9	350
Albany C of Pharmacy	0.8	129
Hamilton C	0.7	268
Yeshiva U Brookdale	0.7	402
Albany Law Sch	0.7	295
Albert Einstein C of Med	0.7	298
Columbia U Sch of Law	0.5	415
Columbia U		
Sch of Business	0.4	566
SUNY Upstate Med Ctr	0.3	343
Saint Vincent's Med Ctr		
Sch of Nursing	0.0	32
Saint Elizabeth Hosp		
Sch of Nursing	0.0	33
Rabbinical Sem		
of Munkacs	0.0	34
Columbia U Sch of		
Physical Therapy	0.0	34
Saint Vincent's Hosp		
Sch of Nursing	0.0	48
New York St Veterinary C	0.0	76
Columbia U Sch of Dental		
and Oral Surgery	0.0	101
U of Rochester Sch of Med	0.0	126
New York U Sch of Med	0.0	154
Columbia U C of		
Physicians & Surgeons	0.0	169
New York Inst Tech C		
of Osteopathic Med	0.0	207
Albany Med C	0.0	221

NORTH CAROLINA

Wilson Co Tech Inst	48.4%	62
Barber-Scotia C	40.2	179
Saint Augustine's C	36.4	437
Johnson C Smith U	34.9	384
Vance-Granville CC	33.3	57
Livingstone C	33.1	130
Rutledge C	32.1	137
Shaw U	27.9	104
Elizabeth City St C	27.8	176
Halifax CC	27.8	54
Sampson CC	26.7	45
Chowan C	25.4	252
Winston-Salem St U	23.7	215
Bennett C	23.7	156
Lenoir Co CC		
main campus	22.9	48
Roanoke-Chowan CC	22.7	66
Pitt CC	21.9	73
Durham Tech Inst	21.9	64
Craven CC	21.6	51
Southwestern CC	20.4	49
Sandhills CC	19.4	67
Central Piedmont CC	19.3	135
North Carolina Central U	18.7	654
North Carolina A&T St U	18.5	669
Fayetteville St U	18.2	181
Wayne CC	18.2	55
Cape Fear CC	16.7	66
Fayetteville Tech CC	16.4	61
East Coast Bible C	16.1	62
Alamance CC	15.4	78
Forsyth Tech CC	14.5	55
Pembroke St C	12.5	160
Surry CC	11.1	36
Lees-McRae C	10.8	83
Asheville-Buncombe CC	10.4	48
NC Wesleyan C	10.1	158
Montreat-Anderson C	10.0	60
Atlantic Christian C	9.8	153
Guilford Tech CC	9.2	65
Catawba C	9.2	141
Wake Tech CC	8.7	104
Haywood Tech C	8.6	35
Mount Olive C	8.5	59
Guilford C	8.4	167
Greensboro C	8.3	96
Methodist C	8.3	240
Warren Wilson C	8.1	74
Louisburg C	7.8	115
Central Carolina CC	7.7	39
Piedmont Bible C	7.5	53
NC Sch of the Arts	7.1	70
Caldwell CC and Tech Inst	6.4	47
Western Piedmont CC	6.2	65
U of NC Charlotte	6.1	830
Elon C	6.0	217
Randolph CC	6.0	67
Pfeiffer C	5.8	137
Queens C	5.5	110
Wingate C	5.4	203
Brevard C	5.1	78

NORTH CAROLINA—Continued

Mars Hill C	5.1%	176
East Carolina U		
main campus	4.6	1,011
U of NC Wilmington	4.6	518
U of NC Greensboro	4.6	803
U of NC Asheville	4.5	133
Campbell U	4.5	492
Western Carolina U	4.4	527
NC St U Raleigh	4.2	1,649
High Point C	4.1	170
Salem C	4.1	73
Appalachian St U	3.5	893
Saint Andrew's		
Presbyterian C	3.4	146
Belmont Abbey C	3.3	151
U of NC Chapel Hill	2.9	1,814
Gardner-Webb C	2.3	262
Wake Forest U		
Bowman Gray Med C	2.0	49
Lenoir-Rhyne C	2.0	199
Peace C of Raleigh	1.9	52
Carolina Coastal CC	1.8	55
U of NC Sch of Dentistry	1.3	77
Duke U	1.3	1,478
Wake Forest U	1.2	483
Babcock Graduate Sch		
of Management	1.1	88
Meredith C	0.6	155
U of NC Sch of		
Pharmaceutical Sci	0.0	33
Duke U Sch of Med	0.0	70
East Carolina U		
Sch of Med	0.0	71
Davidson C	0.0	95
U of NC Sch of Med	0.0	153
Bowman Gray Sch of Med	0.0	179

NORTH DAKOTA

Standing Rock C	57.7%	130
Northwest Bible C	25.9	58
U of ND Williston	17.3	156
U of ND Lake Region	14.2	134
Dickinson St U	12.8	375
Trinity Bible C	11.5	192
Bismarck JC	11.0	694
Valley City St C	10.4	268
Mayville St C	9.8	184
Minot St U	8.8	681
U of Mary	8.8	377
Jamestown C	8.5	176
ND St C of Science	6.9	1,160
U of ND main campus	6.6	2,304
ND St U Bottineau	5.1	117
ND St U central office	4.6	2,135
Saint Luke's Hosp		
Sch of Nursing	3.8	52
Trinity Sch of Nursing	2.9	34
U of ND Sch of Med	0.0	55

OHIO

Garfield Skills Ctr	67.1%	70
Penn-Ohio C	44.6	83
Wilberforce U	37.4	401
Tri-County Joint Voc Sch	31.9	72
Lawrence Co Joint		
Voc Sch	29.7	91
Central St U	29.5	584
Cuyahoga CC		
central office	26.9	789
Dyke C	25.9	220
Lorain Co CC	21.3	333
Ashtabula Co Joint Voc		
Sch Adult Ed	20.7	111
Clark St CC	18.3	230
Washington Tech C	16.1	112
ATES Tech Sch	15.7	178
Jefferson Tech C	14.8	81
Southern St CC	11.5	157
Antioch U main campus	10.5	1,294
Belmont Tech C	10.2	147
Lakeland CC	9.2	141
Muskingum Area Tech C	9.0	189
Findlay C	8.7	253
Franklin U	8.3	432
Union for Experimenting		
C's and U's	8.2	244
Columbus St CC	7.9	642
Wilmington C	7.6	157
Urbana C	7.5	53
Edison St CC	7.5	93
Circleville Bible C	7.1	70
Notre Dame C	6.0	74
Sinclair CC	6.7	523
Lima Tech C	6.5	214
C of Mount Saint Joseph	5.9	185
Michael J Owens Tech C	5.9	355
Art Acad of Cincinnati	5.9	51
Cincinnati Tech Inst	5.7	264
Defiance C	5.7	229
Shawnee St U	5.5	256
Northwest Tech C	5.3	95
Central Ohio Tech C	5.1	137
Marion Tech C	5.1	118
Hocking Tech C	5.0	538
Aultman Hosp Sch		
of Nursing	5.0	40
Great Oaks Sch of		
Practical Nursing	4.7	43
Rio Grande C	4.5	268
Terra Tech C	4.4	135
Lake Erie C	4.3	138
Mount Union C	4.3	253
Columbus C of Art		
and Design	4.3	231

OHIO—Continued

Cincinnati C of		
Mortuary Science	4.3%	47
Heidelberg C	4.1	241
Oberlin C	4.1	557
North Central Tech C	4.0	200
Tiffin U	3.9	102
Ohio U main campus	3.7	2,887
Stark Tech C	3.6	251
Walsh C	3.5	141
Kenyon C	3.4	146
Xavier U	3.4	678
C of Wooster	3.4	268
Canton City Sch of		
Practical Nursing	3.3	30
Ashland C	3.3	451
Trinity Lutheran Sem	3.2	31
Ohio Dominican C	3.2	188
Kent St U main campus	3.2	3,085
Cincinnati Bible Sem	3.0	167
Cleveland St U	3.0	1,115
U of Cincinnati		
main campus	2.9	2,294
U of Akron	2.9	2,222
Youngstown St U	2.8	1,205
Wright St U central office	2.8	1,326
Kettering C of Medical Arts	2.6	117
Ohio St U	2.6	6,681
Malone C	2.5	163
U of Toledo	2.4	1,715
Methodist Theol Sch	2.4	42
Ohio Northern U	2.4	676
Denison U	2.3	303
Wittenberg U	2.3	262
Cedarville C	2.3	400
Bluffton C	2.2	134
Miami U central office	2.2	2,165
Franciscan U Steubenville	2.2	227
U of Cincinnati C of Med	2.1	190
Hiram C	2.1	192
Bowling Green St U		
main campus	2.0	2,626
U of Dayton	2.0	1,795
Cleveland Inst of Music	2.0	50
Marietta C	1.9	321
Saint Vincent Med Ctr		
Sch of Nursing	1.8	57
Cleveland Inst of Art	1.7	115
Muskingum C	1.7	240
Otterbein C	1.6	247
Capital U	1.6	631
Mount Vernon Nazarene C	1.5	266
John Carroll U	1.5	471
Medical C of Ohio	1.5	205
Case Western Reserve U	1.5	1,305
Baldwin-Wallace C	1.3	475
Ohio Wesleyan U	1.1	270
Ohio C of Podiatric Med	1.0	287
Ursuline C	1.0	97
Northwestern Ohio U's		
C of Med	0.7	144
Miami Valley Hosp		
Sch of Nursing	0.0	32
Ohio Valley Hosp		
Sch of Nursing	0.0	35
Deaconess Hosp		
Sch of Nursing	0.0	39
Clark Co Sch of Nursing	0.0	39
Lourdes C	0.0	43
Bethesda Hosp		
Sch of Nursing	0.0	46
Ohio St U C of Optometry	0.0	49
United Theol Sem	0.0	50
Toledo Hosp Sch		
of Nursing	0.0	50
Mount Carmel Med Ctr		
Sch of Nursing	0.0	59
Good Samaritan Hosp		
Sch of Nursing	0.0	60
Christ Hosp Sch		
of Nursing	0.0	62
Case Western Reserve U		
Sch of Dentistry	0.0	85
Ohio St U C of Vet Med	0.0	95
Case Western Reserve U		
Sch of Med	0.0	163
Wright St U Sch of Med	0.0	165
Ohio St U C of Dentistry	0.0	176
Ohio St U C of Med	0.0	290

OKLAHOMA

Moore-Norman Area		
Voc-Tech Sch	43.4%	53
Central Oklahoma		
Area Voc-Tech Sch	40.6	69
Francis Tuttle Area		
Voc-Tech Ctr	39.0	59
Red River Area		
Voc-Tech Sch	20.0	30
Mid-America Bible C	17.9	84
Tulsa JC	17.2	221
Oklahoma Panhandle St U	15.9	176
Murray St U	15.7	159
Langston U	10.1	109
Bartlesville Wesleyan U	7.8	115
Southern Nazarene U	7.1	407
Bacone C	5.8	69
Rogers St C	5.6	215
U of Science & Arts of Okla	5.1	156
Oral Roberts U	5.1	1,134
Northwestern Okla St U	5.0	119
Oklahoma Christian C	4.6	368
El Reno JC	3.8	52
Connors St C	3.4	117
Willis Skills Ctr	3.3	30

OKLAHOMA—Continued

Western Oklahoma Area		
Voc-Tech Sch	3.2%	31
Northeastern Okla A&M C	3.1	194
Oscar Rose JC	2.8	249
Tri-County Area		
Voc-Tech Sch	2.8	36
U of Oklahoma Norman	2.4	2,064
Oklahoma St U Okmulgee	2.4	296
Southeastern Okla St U	2.3	348
Oklahoma City CC	2.2	274
Northern Oklahoma C	2.1	146
Southwestern Okla St U	2.0	546
Central St U	1.9	772
Phillips U	1.9	108
U of Tulsa	1.8	919
C of Osteopathic Med of		
Oklahoma St U	1.8	168
Northeastern Okla St U	1.7	917
Cameron U	1.6	185
Oklahoma Baptist U	1.6	187
Okla St U main campus	1.3	2,228
East Central Okla St U	1.2	260
U of Oklahoma Health		
Sciences Ctr	0.8	621
Seminole JC	0.7	146
Canadian Valley Area		
Voc-Tech Sch	0.0	33
Gordon Cooper Area		
Voc-Tech Sch	0.0	39
Autrey Area Voc-Tech Ctr	0.0	43
Tulsa Co Area		
Voc-Tech Sch	0.0	48
Oklahoma St U		
Oklahoma City	0.0	56
Indian Meridian Area		
Voc-Tech Sch	0.0	56
Eastern Oklahoma St C	0.0	61
Western Oklahoma St C	0.0	80
Kamichi Area		
Voc-Tech Sch	0.0	84
Cari Albert JC	0.0	105

OREGON

Rogue CC	32.8%	186
Linn-Benton CC	31.9	586
Clackamas CC	30.9	207
Blue Mountain CC	30.9	204
Lane CC	30.3	689
Eastern Oregon C	29.6	463
Chemeketa CC	29.4	449
Portland CC	28.1	620
Clatsop CC	28.0	82
Umpqua CC	26.7	176
Oregon Polytechnic Inst	25.7	451
Treasure Valley CC	24.5	98
Southwestern Oregon CC	22.4	49
Mount Hood CC	21.2	316
Northwest Christian C	21.1	38
Columbia Christian C	19.3	83
Concordia C	17.5	97
Central Oregon CC	16.8	149
Southern Oregon St C	15.5	951
Pacific Northwest C of Art	14.3	56
Marylhurst Ed Ctr	14.0	229
Warner Pacific C	12.9	101
Oregon Inst of Tech	12.4	704
Western Baptist Bible C	10.8	65
Western Oregon St C	10.4	588
Portland St U	10.3	1,775
U of Oregon main campus	10.3	2,633
Linnfilch C	8.7	336
Eugene Bible C	8.1	33
U of Portland	7.6	463
Oregon St U	7.4	2,501
George Fox C	6.7	195
Reed C	4.8	166
Lewis and Clark C	4.6	309
Western Sta		
Chiropractic C	4.1	19
Pacific U	3.6	253
Multnomah Sch		
of the Bible	3.5	86
Willamette U	3.3	516
Western Conservative		
Baptist Theol Sem	2.7	76
Lewis and Clark C		
C of Law	2.5	326
Ore Health Sci U Med		
Sch 2-yr pgm	2.2	176
Ore Health Sci U Med		
Sch 4-yr pgm	1.4	146
Ore Health Sciences U		
Dental Sch 4-yr pgm	1.1	96
Ore Health Sciences U		
Dental Sch	0.0	3
Pacific U C of Optometry	0.0	18

PENNSYLVANIA—Continued

Temple U Ambler	3.9%	564
Eastern C	3.8	182
Philadelphia C of the Bible	3.8	131
Beaver C	3.7	351
Moravian C main campus	3.6	333
U of Pittsburgh Bradford	3.5	256
Mercy Hosp Sch		
of Nursing	3.4	58
Lycoming C	3.4	294
Allentown C of Saint		
Francis De Sales	3.3	269
Junata C	3.3	301
Elizabethtown C	3.3	367
Millersville U	3.3	1,168
Temple U		
Sch of Pharmacy	3.2	95
Villanova U	3.1	1,557
Washington Hosp		
Sch of Nursing	3.1	32
Cedar Crest C	3.1	192
Pa St U main campus	3.1	11,259
Philadelphia C of		
Pharmacy and Science	3.1	225
Clarion U of Pa	2.9	1,191
U of Pittsburgh		
Greensburg	2.9	244
U of Scranton	2.8	844
Shippensburg U of Pa	2.8	916
Mercer Co Area		
Voc-Tech Sch	2.8	36
Drexel U	2.7	2,057
Jameson Memorial Hosp		
Sch of Nursing	2.6	38
Washington Jefferson C	2.6	193
Community Med Ctr		
Sch of Nursing	2.6	39
Bryn Mawr C	2.5	355
Carnegie Mellon U	2.5	1,316
Gwynedd-Mercy C	2.5	244
Westminster C	2.4	209
Swarthmore C	2.4	212
Bloomburg U of Pa	2.4	1,148
Altoona Hosp Sch		
of Nursing	2.3	43
Jefferson U Med C	2.3	216
Pittsburgh Inst		
of Mortuary Science	2.2	45
Neumann C	2.2	137
Lehigh U	2.2	741
U of Pittsburgh Johnstown	2.1	699
Pennsylvania C of		
Straight Chiropractic	2.1	47
Pennsylvania C of		
Podiatric Med	2.1	95
Saint Vincent C	2.1	193
U of Pennsylvania	1.9	3,557
Danville Area Sch Dist		
Practical Nursing Pgm	1.9	53
Lebanon Valley C	1.8	228
Pittsburgh Theol Sem	1.7	58
Villa Maria C	1.6	122
Lancaster Bible C	1.6	62
Rosemont C	1.6	62
Albright C	1.6	314
W Pa Hosp Sch of Nursing	1.6	63
Shadyside Hosp Sch		
of Nursing	1.5	67
Bucknell U	1.5	479
Lancaster General Hosp		
Sch of Nursing	1.4	69
Ursinus C	1.3	229
Lafayette C	1.3	314
Philadelphia C of		
Osteopathic Med	1.2	241
Franklin and Marshall C	1.2	323
Grove City C	1.2	330
Temple U Sch of Med	1.2	169
Messiah C	1.1	361
Dickinson Sch of Law	1.1	189
Dickinson C	1.0	381
Susquehanna U	1.0	299
Muhlenberg C	0.9	341
Medical C of Pennsylvania	0.8	128
Temple U Pharmacy Sch	0.8	128
Thomas Jefferson U		
Dept of Med	0.7	145
Penn C of Optometry	0.7	147
Haverford C	0.6	175
Gettysburg C	0.3	293
Bryn Mawr Hosp		
Sch of Nursing	0.0	32
Lankenau Hosp Sch		
of Nursing	0.0	35
Robert Packer Hosp Sch		
of Nursing	0.0	38
Westminster Theol Sem	0.0	39
Sewickley Valley Hosp		
Sch of Nursing	0.0	39
Reading Hosp Sch		
of Nursing	0.0	46
Geisinger Med Ctr Sch		
of Nursing	0.0	71
Frankford Hosp Sch		
of Nursing	0.0	72
Penn St U Med Ctr	0.0	109
Temple U Sch of Dentistry	0.0	136

RHODE ISLAND

National Ed Ctr		
Ri Trade Shop	19.6%	475
Rhode Island JC	15.2	833
New England Inst of Tech	9.9	923
Barrington C	9.8	81
Rhode Island C	7.9	938

RHODE ISLAND—Continued

Johnson & Wales U	7.1%	1,705
Roger Williams C		
main campus	5.3	505
Newport Hosp Sch		
of Nursing	5.1	39
U of Ri main campus	4.5	2,216
Salve Regina C	4.2	313
Ri Sch of Design	3.9	407
Saint Joseph's Hosp		
Sch of Nursing	3.3	30
Brown U	2.5	1,075
Providence C	2.0	659
Bryant C	1.2	766

SOUTH CAROLINA

Rutledge C	62.6%	99
Allen U	50.0	56
Voorhees C	49.7	199
Claflin C	49.3	211
Morris C	42.6	282
Denmark Tech Ed Ctr	41.2	194
Benedict C	36.5	554
Sumter Area Tech Ed Ctr	32.2	149
Greenville Tech C	27.8	158
Baptist C Charleston	22.4	371
Piedmont Tech Ed Ctr	22.2	81
Spartanburg Tech C	21.0	62
U of SC Coastal Carolina	20.0	424
Midlands Tech C	19.0	263
Florence-Darlington		
Tech C	18.8	69
U of SC Sumter	18.2	110
South Carolina St C	17.6	478
Tech C of the Lowcountry	16.4	73
Horry-Georgetown Tech		
Education Ctr	16.1	93
Spartanburg Methodist C	16.0	94
U of SC Spartanburg	15.0	266
Trident C north	15.0	167
North Greenville JC	14.7	129
Francis Marion C	13.2	296
Limestone C	12.4	169
Columbia C	12.2	189
Coker C	11.5	104
U of SC Aiken Co	11.0	154
Anderson C	8.7	230
Wofford C	8.1	124
C of Charleston	7.8	513
U of SC main campus	7.4	2,852
Central Wesleyan C	6.9	116
Lander C	6.9	335
Newberry C	6.5	93
Erskine C	6.3	64
Tri-County Tech Ed Ctr	5.6	54
Winthrop C	4.3	397
Citadel	4.0	322
Columbia Bible C	4.0	126
Presbyterian C	3.5	114
Sherman C of		
Straight Chiropractic	3.4	148
Clemson U main campus	3.4	1,220
Medical U of SC	3.0	331
Converse C	2.1	94
Furman U	2.0	252
Medical U of SC		
C of Dental Med	0.0	35
Medical U of SC		
C of Med	0.0	102

SOUTH DAKOTA

Sisseton-Wahpeton CC	48.4%	64
Sinte Gleska C	47.4	38
Killian CC	17.4	86
Mitchell Area		
Voc-Tech Sch	15.9	397
Yankton C	14.3	35
Dakota Wesleyan U	12.8	321
W Dakota Voc-Tech Inst	11.7	265
Southwest Area Sch of		
Practical Nursing	9.4	255
Mount Marty C	6.3	175
Presentation C	6.2	210
Black Hills St C	6.1	733
Dakota St C	6.1	313
Lake Area Voc-Tech Inst	6.0	448
U of SD Springfield	5.9	51
Sioux Falls C	5.2	249
Rapid City Region		
Hosp Sch of Nursing	4.9	61
Northern St C	3.8	797
Augustana C	3.4	468
U of South Dakota	2.8	1,514
SD Sch of Mines & Tech	2.5	515
South Dakota St U	2.5	1,563
U of SD Sch of Med	1.2	84
Sioux Valley Hosp		
Sch of Nursing	0.0	44

TENNESSEE

Rutledge C	72.1%	269
Memphis Area		
Voc-Tech Sch	55.3	311
Lane C	46.8	284
Shelby St CC	44.3	682
Le Moyne-Owen C	38.8	312
St Area Voc-Tech Sch		
Knoxville	38.5	143
St Area Voc-Tech Sch		
Jackson	38.0	79
St Area Voc-Tech Sch		
Whiteville	36.0	50
McKenzie C	35.6	261
American Baptist Theol		
Sem C of Bible	34.1	41
St Area Voc-Tech Sch		
Hartsville	33.3	30
St Tech Inst Memphis	28.8	379
Tennessee St U	28.0	1,731
St Area Voc-Tech Sch		
Covington	26.5	34
Fisk U	25.3	225
St Area Voc-Tech Sch		
Morristown	23.6	55
Pellissippi St Tech CC	21.9	242
St Area Voc-Tech Sch		
Paris	21.2	52
Crichton C	20.5	73
Dyersburg St CC	20.5	88
Morristown C	19.8	101
St Area Voc-Tech Sch		
Newbern	19.0	42
Knoxville C	18.8	255
St Area Voc-Tech Sch		
Jacksboro	17.3	52
St Area Voc-Tech Sch		
Crossville	16.9	65

TENNESSEE—Continued

Memphis C of Art	16.8%	101
Chattanooga St Tech CC	16.7	269
Jackson St CC	14.2	148
St Area Voc-Tech Sch		
Harriman	13.9	36
Lincoln Memorial U	13.4	291
Memphis St U	12.6	2,180
Martin C	12.3	73
Tri-Cities St Tech Inst	12.2	115
Bethel C	12.1	132
Nashville St Tech Inst	12.0	309
U of Tennessee		
Chattanooga	11.7	772
Roane St	11.6	249
Saint Joseph Hospital		
Sch of Nursing	10.9	64
Hiwassee C	10.3	136
King C	10.0	50
Maryville C	10.0	140
Motlow St CC	9.9	161
Tennessee Wesleyan C	9.5	105
Cleveland St CC	9.4	192
Christian Brothers C	9.2	315
Tomlinson C	8.8	114
Nashville Area		
Voc-Tech Sch	8.7	46
Walters St CC	8.7	161
Tusculum C	7.9	381
Cumberland C of Tenn	7.5	107
Carson-Newman C	7.3	327
Tennessee Temple C	7.0	383
Union U	6.8	293
St Area Voc-Tech Sch		
McMinnville	6.7	30
Austin Peay St U	6.5	604
Columbia St CC	6.3	158
East Tennessee St U		
main campus	6.3	1,260
Volunteer St CC	6.1	146
Lee C	6.0	352
Southern C of		
Seventh-Day Adventists	5.7	422
St Area Voc-Tech Sch		
Livingstone	5.3	38
Aquinas JC	5.3	57
Johnson Bible C	5.2	77
Meharry Medical C	4.8	311
Lambuth C	4.8	125
U of the South	4.5	155
U of Tennessee Martin	4.5	781
William Jennings Bryan C	4.3	93
Trevecca Nazarene C	4.3	791
Middle Tennessee St U	4.3	1,879
Freed-Hardeman C	4.2	309
U of Tennessee Knoxville	3.5	3,105
O More Sch of		
Interior Design	3.3	30
Church of God		
Sch of Theol	3.3	30
Rhodes C	3.2	155
Belmont C	3.2	347
Milligan C	3.1	196
U of Tennessee		
Ctr for Health Sciences	3.0	135
Emmanuel Sch of Religion	2.9	34
Baroness Erlanger Hosp		
Sch of Nursing	2.6	38
Methodist Hosp		
Sch of Nursing	2.6	39

TENNESSEE—Continued

Tennessee Tech U	2.4%	1,056
David Lipscomb U	1.4	347
Vanderbilt U	1.4	1,266
East Tennessee St U		
Sch of Med	1.1	90
Southern C of Optometry	1.1	181
U of Tennessee		
C of Pharmacy	0.0	48
Vanderbilt U Sch of Med	0.0	95
U of Tennessee		
Health Sci Ctr	0.0	164
U of Tennessee C of Med	0.0	215

TEXAS

Paul Quinn C	46.9%	113
Cedar Valley C	44.2	52
Bishop C	42.8	383
El Centro C	40.6	281
San Antonio Training Div		
Texas English Ext Sch	39.8	166
Texas St Tech Inst		
Mid-Continent	39.0	405
Texas C	37.0	230
Houston CC	35.7	690
Hill JC	35.5	166
Weatherford C	34.6	52
Brazosport C	34.5	110
Odessa C	34.1	126
Wiley C	33.5	164
Paris JC	33.5	197
Central Texas C	33.2	894
Temple JC	32.9	155
Lon Morris C	32.7	55
Cisco JC	32.5	191
C of the Mainland	31.7	60
Jarvis Christian C	31.0	226
Navarro JC	30.3	198
Amarillo C	30.3	400
Bee County C	29.8	369
Eastfield C	29.7	111
North Harris Co C	29.7	300
Angelina C	28.6	154
Southwestern Christian C	28.3	60
Trinity Valley CC	28.0	189
U of Houston Downtown	27.5	484
Ranger C	27.0	185
McLennan CC	27.0	356
Galveston C	26.6	94
Alvin CC	26.1	134
Commonwealth C of		
Funeral Service	25.8	89
Prairie View A&M U	25.1	557
Grayson Co JC	25.0	108
Kilgore C	24.6	114
Laredo JC	24.5	159
Wharton Co JC	24.1	320
Texas Southmost C	23.4	299
Tyler JC	23.4	359
Frank Phillips C	22.5	71
Southwest Texas JC	22.4	143
Richland C	22.3	282
Texas St Tech Inst		
Connally	22.1	949
Texas Southern U	21.9	2,030
Vernon Regional JC	21.9	105
North Lake C	21.3	108

Continued on Following Page

Student self-responsibility:

A primary objective

Communicating student self-responsibility and overcoming passive behavior are fundamental objectives of student success courses. The outcome of such courses depends on the extent to which participants transfer effective behaviors to their other courses and to various aspects of their lives.

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(Outside US or in SD, call 1-605-341-3901)

FACT FILE: Student-Loan Default Rates at More Than 3,200 Institutions—Continued

TEXAS—Continued

Texas St Tech Inst	21.1%	209
Acting Plains	20.8	826
Lamar U	20.3	64
Mountain View C	20.0	404
South Plains C	20.0	80
Clarendon C	20.0	145
Brookhaven C	19.7	304
San Jacinto C	19.3	1,182
Austin CC	18.5	124
Cooke Co JC	18.5	287
Lubbock Christian U	18.4	320
El Paso CC	18.4	310
Saint Philips C	18.3	517
Tarrant Co JC	17.9	39
main campus		
Amber U	17.9	665
Texas St Tech Inst	17.1	41
Rio Grande		
Northwood Inst of Texas	16.8	1,039
San Antonio C Dist	16.7	102
central office	16.1	31
Texarkana C	16.0	94
Panola JC	15.9	358
Victoria C	15.9	88
McMurry C	15.3	85
Schreiner C	15.0	246
Howard County JC Dist	14.5	69
Southwestern Adventist C	14.5	152
Western Texas C	14.3	217
Blinn C	13.8	449
Huston-Tillotson C	12.8	250
Del Mar C	12.8	47
Texas Lutheran C	12.5	312
main campus	12.2	1,268
U of Houston Victoria	12.1	298
Wayland Baptist U	11.9	101
Sam Houston St U	11.7	566
U of Texas Tyler	11.6	2,539
Concordia Lutheran C	11.6	329
of Texas	11.5	1,522
Tarleton St U	11.5	96
U of Houston U Park	11.4	422
Midwestern St U	11.2	267
Pan American C	10.7	242
American Tech II	10.3	853
Sul Ross St U	10.1	779
Dallas Baptist U	9.7	2,125
Southwestern Assemblies	9.6	375
of God C	9.6	73
U of Texas El Paso	9.4	32
East Texas St U	9.4	64
Methodist Hospital	9.3	953
Sch of Nursing	9.3	537
U of Texas Arlington	9.2	238
Our Lady of the Lake U	9.2	2,813
San Antonio	9.1	902
Texas A&M U	9.0	941
Engineering Extension	8.9	1,865
Midland C	8.7	2,281
Arlington Baptist C	8.2	85
Stephen F Austin St U	8.0	57
West Texas St U	7.9	516
Texas Wesleyan U	7.9	417
Texas Tech U	7.8	306
Texas Woman's U	7.8	396
Texas A&I U	7.7	300
U of North Texas	7.0	243
Southwest Texas St U	7.0	1,201
Howard Payne C	7.0	244
Angelo St U	7.0	431
Saint Edward's U	6.6	832
Houston Baptist C	6.5	214
Incarinate Word C	6.3	827
U of Texas Dallas	5.9	801
U of Mary Hardin-Baylor	5.8	208
Corpus Christi St U	5.8	243
U of Texas San Antonio	5.3	57
U of Houston	5.0	424
Clear Lake City	4.9	203
Hardin-Simmons U	4.8	62
Saint Mary's U of	4.8	166
San Antonio	4.7	213
U of Saint Thomas	4.7	4,917
Abilene Christian U	4.6	302
Texas A&M U Galveston	4.6	302
Texas Christian U	4.3	445
Austin C	3.9	129
Texas Chiropractic C	3.7	188
Laredo St U	3.6	302
Rice U	3.6	1,283
Le Tourneau C	3.4	1,160
U of Texas Permian Basin	3.4	1,215
East Texas Baptist U	3.3	330
U of Texas Health	2.6	545
Science Ctr Dallas	1.9	155
U of Texas Austin	1.7	232
Trinity U	1.4	146
South Texas C of Law		
Parker C of Chiropractics		
Southwestern U		
U of Dallas main campus		
Baylor U central office		
Texas A&M U		
Southern Methodist U		
U of Texas Medical Branch		
Galveston		
U of Texas Health Science		
Ctr Houston		
Baylor C of Dentistry		
Baylor C of Med		
Texas C of		
Osteopathic Med		

TEXAS—Continued

Texas Tech U	1.1%	276
Health Sciences C	1.0	592
U of Texas Health Science	0.9	106
Ctr San Antonio		
Southwestern Baptist		
Theol Sem		

UTAH

Davis Area Voc Ctr	36.7%	49
C of Eastern Utah	26.7	116
Utah Tech C Salt Lake City	22.3	431
Sevier Valley Area Voc Ctr	21.4	42
Southern Utah St C	19.8	388
Dixie C	14.8	142
Weber St C	14.6	876
Snow C	14.3	112
Utah Valley CC	13.4	486
Latter Day Saints		
Business C	11.5	87
Westminster C		
Salt Lake City	8.7	275
Utah St U main campus	7.8	1,304
U of Utah	7.4	2,499
Brigham Young U	3.1	3,423

VERMONT

Burlington C	14.7%	75
Vermont C	12.7	118
Southern Vermont C	10.9	138
CC of Vermont	10.1	138
Marlboro C	8.5	47
Bennington C	8.1	135
C of Saint Joseph	7.5	80
Goddard C	7.4	122
Green Mountain C	7.0	86
Woodbury C	6.6	76
Sch for International		
Training	5.6	143
Johnson St C	4.6	303
Castleton St C	4.3	446
Saint Michael's C	4.0	327
Norwich U	3.8	661
Champlain C	3.6	718
Lyndon St C	3.0	304
Vermont Tech C	1.9	263
Middlebury C	1.4	433
U of Vermont	1.4	1,750
Trinity C	1.1	178
Vermont Law Sch	0.4	240

VIRGINIA

Thomas Nelson CC	33.3%	36
Richmond Public Sch of		
Practical Nursing	32.4	37
Saint Paul's C	30.2	86
Virginia Union U	27.0	293
Norfolk St U	23.0	352
Virginia St U	22.4	429
Hampton U	13.8	556
Northern Virginia CC	13.2	114
Virginia Western CC	12.5	40
J Sargeant Reynolds CC	12.5	64
Virginia Schs	10.7	169
Ferrum C	10.3	97
Virginia Intermont C	8.5	71
Tidewater CC	7.9	63
Shenandoah C and		
Conservatory of Music	7.4	135
Christopher Newport C	6.9	102
Hollins C	6.2	97
Marymount C of Virginia	5.3	188
Southern Seminary JC	4.9	41
Roanoke C	4.7	127
George Mason U	4.3	421
Averett C	4.2	72
Lynchburg C	3.9	205
Old Dominion U	3.4	914
Liberty U	3.0	1,034
Virginia Wesleyan C	2.6	77
Randolph-Macon C	2.5	80
Mary Baldwin C	2.4	82
Eastern Mennonite C	2.4	170
Washington and Lee U	2.3	256
Longwood C	2.3	87
Virginia Commonwealth U		
Sch of Med	2.0	49
Mary Washington C	2.0	151
Radford C	1.9	156
Hampden-Sydney C	1.9	54
Brigewater C	1.8	57
Virginia Commonwealth U		
main campus	1.8	969
Virginia Polytechnic Inst		
and St U	1.4	1,042
Randolph-Macon		
Women's C	1.3	79
U of Virginia	1.2	1,489
James Madison U	1.2	421
C of William and Mary	1.2	508
Virginia Military Inst	1.1	94
U of Richmond	0.6	350
U of Va Clinch Valley C	0.0	32
Emory and Henry C	0.0	33
Virginia Commonwealth U		
Sch of Dentistry	0.0	34
Eastern Virginia Med Sch	0.0	83
Sweet Briar C	0.0	85
Virginia Commonwealth U		
Med C	0.0	292

WASHINGTON

Seattle Opportunities	37.8%	534
Industrial Ctr	31.3	83
Whatcom CC	30.1	83
Grays Harbor C	25.8	295
Seattle CC central office	23.8	185
Seattle CC South	23.6	69
Peninsula C	22.8	228
Yakima Valley C	22.4	116
Bellingham Tech Sch	22.0	322
Clark C	20.7	169
Lower Columbia C	19.5	195
Wenatchee Valley C	18.6	140
South Puget Sound CC	18.4	206
Tacoma CC	18.1	166
Renton Voc-Tech Inst	17.9	263
Highline CC	16.3	147
Big Bend CC	15.5	181
Walla Walla CC	15.2	33
Centralia C	14.8	500
Spokane Falls CC	14.8	196
L H Bates Voc-Tech Inst	14.5	145
Cornish Sch of Allied Arts	14.3	70
Olympic C	13.8	123
Green River CC	13.4	494
Griffin C	12.8	125
Skagit Valley C	12.6	215
Columbia Basin CC	11.8	51
Heritage C	11.2	161
Seattle CC North	11.1	350
Clover Park Voc-Tech Inst	10.7	674
Spokane CC	10.7	619
Art Inst of Seattle	10.3	456
Evergreen St C	9.5	179
Bellevue CC	9.5	95
Pierce C	8.8	114
Everett CC	8.6	220
Shoreline CC	7.6	172
Perry Tech Inst	7.1	98
Edmonds CC	7.1	253
City U	6.9	1,207
Eastern Washington U	6.1	165
Northwest C		
Lake Washington		
Voc-Tech Inst	5.8	121
Gonzaga U	5.1	692
Saint Martin's C	4.9	142
Seattle U	4.7	855
Whitworth C	4.0	367
Whitman C	4.2	213
Seattle Pacific U	4.2	578
Pacific Lutheran U	4.1	747
Western Washington U	3.8	1,227
U of Washington	3.7	3,546
Central Washington U	3.6	1,031
Walla Walla C	3.4	385
Washington St U	3.3	2,403
U of Puget Sound	2.8	1,022
U of Washington		
Sch of Dentistry	2.6	76
John Bastyr C	2.6	39
U of Washington		
Sch of Med	0.9	229
Lutheran Bible Inst	0.0	51

WEST VIRGINIA

Raleigh Co Voc-Tech Ctr	46.8%	47
West Virginia North CC		
Wheeling	36.7	259
Garnet Career Ctr	36.2	58
James Rumsey		
Voc-Tech Ctr	34.1	85
Southern West Virginia		
CC Williamson	31.0	87
Cabell Co Voc-Tech Ctr	26.3	38
Beckley C	26.2	225
West Virginia St C	25.9	522
Bluefield St C	25.8	497
Parkersburg CC	23.0	248
West Virginia C		
of Graduate Studies	22.2	54
Glennville St C	16.1	391
Marshall U main campus	15.9	1,631
U of Charleston	15.5	284
West Virginia Inst of Tech	15.4	447
Salem C main campus	14.9	322
Southern West Virginia		
CC Logan	13.2	91
Ohio Valley C	12.8	125
Potomac St C	12.3	203
Fairmont St C	11.2	779
Concord C	11.1	433
Wheeling C	8.3	169
Alderson Broadbudd C	7.9	229
Davis & Elkins C	7.3	287
West Virginia U		
main campus	6.7	3,289
West Liberty St C		
main campus	6.6	470
West Virginia Wesleyan C	6.0	436
Shepherd C	5.7	279
Saint Mary's Hosp Sch		
of Nursing	5.6	54
Bethany C	4.1	193
West Virginia Sch of		
Osteopathic Med	0.7	146
Appalachian Bible C	0.0	47

WISCONSIN

Milwaukee-Area Tech C	35.8%	2,058
Gateway Tech Inst	32.1	866
Nicolet Voc-Tech		
Adult Education Dist	20.7	261
Blackhawk Voc-Tech		
Adult Education Dist	20.2	461

WISCONSIN—Continued

U of Wisconsin Baraboo	18.5%	54
Sauk Co Ctr	18.3	246
Mount Senario C		
U of Wis main campus	16.9	59
2-yr lower division		
SW Wis Voc-Tech	16.6	610
Adult Education Dist		
Wis Indianhead Voc-Tech	16.1	853
Adult Education Dist	15.3	478
U of Wisconsin Parkside	13.9	173
U of Wisconsin Rock Co		
W Wis Voc-Tech	12.8	819
Adult Education Dist	12.7	411
Mid-St Tech Inst	12.5	104
Wisconsin Rapids	11.3	520
U of Wis Manitowoc Co	11.2	1,281
North Central Voc-Tech	10.8	3,314
Adult Education Dist	10.8	279
Madison Area Tech C	10.2	108
U of Wisconsin Milwaukee		
Waukesha Co Tech C	10.2	108
U of Wisconsin Barron Co		
Voc-Tech Adult Education		
Dist One	10.2	1,014
U of Wis Fond Du Lac	9.9	111
Concordia C	9.8	244
Lakeshore Tech inst	9.7	414
U of Wisconsin Fox Valley	9.6	177
Lakeland C	9.3	248
U of Wisconsin Superior	9.1	605
Fox Valley Tech C	9.0	647
Silver Lake C	8.8	102
Alverno C	8.7	460
U of Wis Marathon Co	8.3	241
U of Wisconsin		
Washington Co	8.3	109
Viterbo C	8.2	279
U of Wisconsin		
Waukesha Co	7.7	104
Carthage C	7.3	341
NE Wis Voc-Tech		
Adult Education Dist	6.5	661
Ripon C	6.3	224
U of Wisconsin Green Bay	6.2	810
U of Wis Sheboygan	6.2	130
Moraine Park Voc-Tech		
Adult Education Dist	6.1	326
U of Wisconsin		
Marquette Co	5.8	86
U of Wisconsin Oshkosh	5.6	2,111
Wisconsin Lutheran C	5.6	36
U of Wisconsin Wood Co	5.6	126
U of Wisconsin River Falls	5.4	1,065
Edgewood C	5.3	169
Carroll C	5.2	309
U of Wisconsin Stout	5.1	1,459
Northland C	4.8	146
Milwaukee Sch		
of Engineering	4.6	390
Maranatha Baptist Bible C	4.5	44
Cardinal Stritch C	4.4	562
U of Wis Stevens Point	4.4	1,970
Mount Mary C		
main campus	4.4	159
U of Wis Whitewater	4.3	1,797
Milwaukee Sch of the Arts	4.2	72
U of Wisconsin Eau Claire	4.1	2,123
Beloit C	4.0	248
U of Wisconsin La Crosse	3.9	1,978
Evangelical Deaconess		
Hosp Sch of Nursing	3.9	51
U of Wisconsin Platteville	3.9	1,127
Marquette U	3.8	2,396
U of Wisconsin Richland	3.5	57
U of Wisconsin Madison	3.5	6,423

Note Book

For more and more students, going back to college also means going back to work.

About 47 per cent of the students who attended college full time last year also held jobs, compared to only about 37 per cent in 1972. The data were gathered by the U.S. Labor Department and analyzed by the American Council on Education.

Of the full-time students who worked last year, more than half spent between 15 and 29 hours a week at their jobs.

College students tend to work most often in food-service, sales, and clerical positions, the council reported.

Elaine El-Khawar, vice-president of policy analysis and research for the council, said students who work too many hours must hurry through their course work.

"If someone is working 20 hours, that creates enough time pressure that they then end up taking a job-like attitude toward their courses," she said.

Alexander W. Astin, director of the Higher Education Research Institute at the University of California at Los Angeles, believes part-time jobs "actually facilitate the learning process." Mr. Astin said on-campus jobs of between 10 and 20 hours a week brought students into contact with faculty and staff members they might not otherwise meet.

A string of personal advertisements that began appearing in the Daytona Beach "News-Journal" in late July may have contributed to an increase in enrollment this fall at Daytona Beach Community College.

The ads were personal messages fabricated by college administrators and designed to promote the college's fall registration. One ad, for example, said: "Virgil, it's awfully hot in my house. If you'll fix my air conditioning, I'll let you take me to the movies. Signed, Sally." The next day, a responding ad from "Virgil" appeared. Virgil explained that he could fix Sally's air conditioning because of the training he received from the college's School of Technologies.

The *News-Journal* published 13 of the ads during the summer. This fall the college enrolled 10,125 students, a 6.3-per-cent increase over the fall 1988 enrollment. College officials believe the ads may have contributed to the increase.

"We were just trying to do something a little different to help personalize the college a little bit," said Bruce Cook, a senior editor in the college's Communication and Marketing Department.

Lee Lapensohn, director of marketing, said his department had chosen the ads to promote the college because they "have strong readership and people turn to the personals because they're amusing."

Students

SAT, ACT Scores Remain Steady or Drop Slightly

Students from minority groups continue to show improvements

By SUSAN DODGE

NEW YORK

The average scores of high-school students on the verbal section of the Scholastic Aptitude Test fell slightly in the last academic year for the third year in a row, while the average mathematics score remained unchanged. Students from minority groups showed improvements or maintained their scores, most of which have increased steadily over the last decade.

The average composite score on the other major college-admissions test—the American College Testing Program's A.C.T. Assessment—decreased by 0.2 points to 18.6 for academic 1988-89. The four-part A.C.T., which measures students' proficiency in English, math, social studies, and natural sciences, is scored on a scale of 1 to 36. Average scores in all four subjects reflected slight declines.

Education Secretary Lauro F. Cavazos said last week that he was pleased to see that, over all, the scores of minority-group students had increased slightly. But he

added: "Today's college-bound students are still scoring significantly below those of 20 years ago. This is especially disheartening at the end of a decade marked by substantial education-reform efforts."

College Board Plans Changes

The College Board, which sponsors the S.A.T., is continuing to make strong efforts to change the test, which is taken by about 1.1 million high-school students each year. Donald M. Stewart, president of the College Board, said he would like the test changed to include a writing sample, addi-

tional reading-comprehension questions, and math questions in a write-in format in addition to the multiple-choice form.

Plans to change the test stem in part from a gradual erosion of average verbal scores over the last two decades. From 1969 to 1980 the average verbal scores dropped 39 points, to a low of 424. The scores rose in the early 1980's, but have declined since the 1986-87 academic year. The average verbal score fell one point, to 427, in the past academic year.

Adding a verbal section with more emphasis on reading comprehension and math questions in a write-in format in addition to the multiple-choice form.

Continued on Following Page

SAT Averages by Sex, Race, and Ethnic Group

	Verbal section			Mathematical section		
	1988	1989	1-year change	1988	1989	1-year change
Men	435	434	- 1	498	500	+ 2
Women	422	421	- 1	455	454	- 1
American Indian	393	384	- 9	435	428	- 7
Asian-American	408	409	+ 1	522	525	+ 3
Black	353	351	- 2	384	386	+ 2
Mexican-American	382	381	- 1	428	430	+ 2
Puerto Rican	355	360	+ 5	402	406	+ 4
Other Hispanic	387	389	+ 2	433	436	+ 3
White	445	446	+ 1	490	491	+ 1
Other	410	414	+ 4	460	467	+ 7
All	428	427	- 1	476	476	0

SOURCE: THE COLLEGE BOARD

FACT FILE: Average ACT Scores by Sex, Race, and Academic Preparation

	English			Mathematics			Social studies			Natural sciences			Composite		
	1988	1989	Change	1988	1989	Change	1988	1989	Change	1988	1989	Change	1988	1989	Change
Men	18.0	17.8	-0.2	18.4	18.3	-0.1	18.4	18.1	-0.3	22.8	22.6	-0.2	19.6	19.3	-0.3
Women	19.0	18.9	-0.1	16.1	16.1	0.0	16.6	16.4	-0.2	20.2	20.0	-0.2	18.1	18.0	-0.1
American Indian	14.7	14.6	-0.1	12.8	12.8	0.0	13.3	13.0	-0.3	18.1	17.9	-0.2	14.9	14.7	-0.2
Asian-American	18.4	18.5	+0.1	21.0	21.2	+0.2	17.7	17.9	+0.2	22.1	21.9	-0.2	19.9	20.0	+0.1
Black	14.5	14.4	-0.1	11.3	11.6	+0.3	12.2	12.0	-0.2	15.9	15.7	-0.2	13.6	13.6	0.0
Mexican-American	15.9	15.6	-0.3	14.0	14.1	+0.1	14.1	13.7	-0.4	18.2	17.8	-0.4	15.7	15.4	-0.3
Other Hispanic	16.9	16.8	-0.1	15.8	15.9	+0.1	15.8	15.5	-0.3	19.3	19.2	-0.1	17.1	17.0	-0.1
White	19.2	19.2	0.0	18.0	17.9	-0.1	18.3	18.1	-0.2	22.3	22.1	-0.2	19.6	19.4	-0.2
Completed core curriculum*	20.2	20.1	-0.1	20.4	20.2	-0.2	19.7	19.5	-0.2	23.6	23.3	-0.3	21.1	20.9	-0.2
Did not complete core*	17.4	17.0	-0.4	14.8	14.6	-0.2	15.9	15.4	-0.5	19.8	19.5	-0.3	17.1	16.7	-0.4
All	18.5	18.4	-0.1	17.2	17.1	-0.1	17.4	17.2	-0.2	21.4	21.2	-0.2	18.8	18.6	-0.2

* A core curriculum includes at least four years of English and at least three years each of mathematics, natural sciences, and social studies.

SOURCE: AMERICAN COLLEGE TESTING PROGRAM

In Buyer's Market, Colleges Turn to Posh Dorms and Fast Food to Lure Students

By MICHELE N-K COLLISON

SPRINGFIELD, MO.

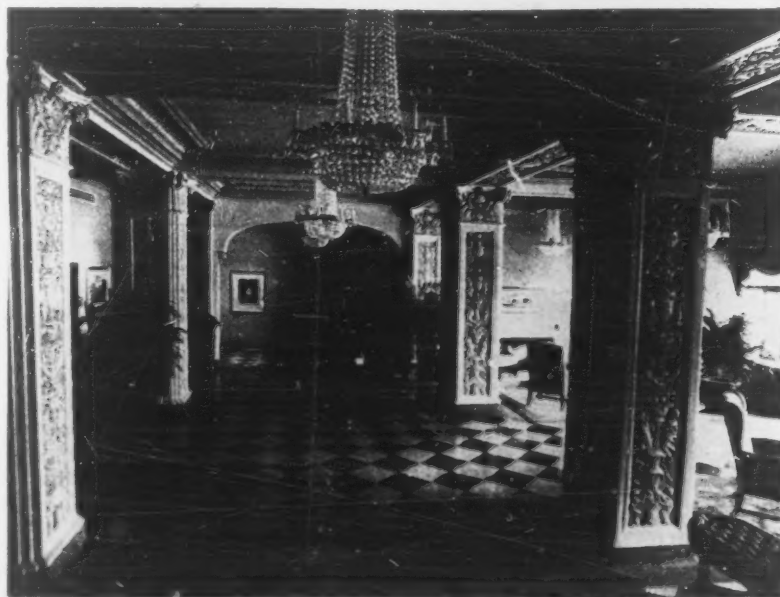
When Dina Causo and Jennifer Jessup began their tours of college campuses this summer, they thought many of the residence-hall rooms they visited looked like dark, cramped caves.

Then they came to Southwest Missouri State University here and saw Hammonds House, a state-of-the-art residence hall with plush carpeting, microwave ovens, and an Apple computer in each suite. The classy surroundings impressed the two high-school seniors, who say they'll apply to attend the institution next fall. They believe they'll be comfortable at Hammonds House, which also offers sun-tanning beds and a convenience store, and delivers food to students' rooms.

"Other dorms look like army barracks, with bunk beds and faded curtains," says Ms. Causo, a senior at a St. Louis high school. "But I could see myself wanting to live and study here."

More and more, colleges such as Southwest Missouri State are building fancy resi-

Continued on Page A39



Among the living quarters at Southwest Missouri State is Kentwood Hall (above), a renovated luxury hotel that the university bought two years ago.

SAT, ACT Scores Remain Steady or Drop Slightly

Continued from Preceding Page
phases on reading and writing skills could emphasize to high-school teachers and students the importance of mastering those skills. Mr. Stewart said.

The average scores in mathematics remained steady last year at 476. That result may reflect changes made in high-school math and science courses since 1983, when an Education Department commission published the report "A Nation At Risk," Mr. Stewart said. The report criticized high-school curricula as mediocre and sparked a range of efforts by states and schools to upgrade teaching methods and course material.

The two-part S.A.T. is measured on a 200- to 800-point scale, with a combined 1,600 a perfect score.

"It's evidence that we're not doing any better. It makes you wonder whether to weep or get angry."

The S.A.T. was taken by 1,088,223 students in academic 1988-89, a 4-per-cent decline from 1987-88.

The American College Testing Program has already instituted changes in the A.C.T. This fall, for the first time, it will offer a revised test that puts more emphasis on writing, analytical, and problem-solving skills, and provides more-detailed scores (*The Chronicle*, November 16, 1988.)

The A.C.T. was taken by more than 855,000 high-school seniors last academic year, a 1.5-per-cent rise over the previous year's total.

Reaction to both sets of test scores was mixed last week. Chester E. Finn, Jr., professor of education and public policy at Vanderbilt University and a top Education Department official in the Reagan

Administration, said the most recent scores were disappointing because they did not show any impact from states' and schools' efforts to upgrade their curricula and insure that students learn more.

"It's evidence that we're not doing any better," he said. "It makes you wonder whether to weep or get angry."

Use of Tests Questioned

Some college administrators, however, said education officials should not use standardized test scores to judge improvements in the schools.

Since not all high-school seniors take standardized tests, it is misleading to use test scores to indicate the overall progress of education reform, said Frank Burnnett, executive director of the National Association of College Admissions Counselors.

Although students in most minority groups continued either to make gains in their average S.A.T. scores or to hold steady in their progress, a large gap remained last year between their scores and those of white students. White students' combined average score, for example, was 937, compared to black students' 737. The score for black students was the same as in academic 1987-88.

The average combined score for Asian students was 934, up four points from academic 1987-88. For Puerto Rican students it was 766, an increase of nine points.

Mr. Stewart said the gap between white students and minority students "reflects disparities that continue to exist in society." He said: "Inequities continue to exist in the educational opportunities available to students."

The College Board also found again last year that students' scores go up as their family income rises. For example, students whose parents earned less than \$10,000 annually had an average combined score of 780, while those whose families earned between \$50,000 and \$60,000 had an average combined score of 944.

As part of its efforts to make changes in the S.A.T., the College Board has conducted pilot tests of potential new questions at about 900 high schools across the coun-

FACT FILE: Average SAT Scores by State, Selected Years

	Proportion taking SAT	Verbal				Mathematical			
		1978	1983	1988	1989	1978	1983	1988	1989
Alabama	8%	438	466	480	482	469	508	520	520
Alaska	42	458	437	441	443	485	468	475	480
Arizona	23	492	465	455	452	529	505	500	500
Arkansas	7	483	482	479	471	514	518	516	515
California	44	427	421	424	422	466	474	484	484
Colorado	29	473	469	460	458	516	520	511	508
Connecticut	75	438	433	436	435	469	465	472	473
Delaware	60	436	433	433	435	477	467	466	468
District of Columbia	67	386	399	405	407	401	427	434	439
Florida	47	428	423	422	420	461	464	468	467
Georgia	59	394	390	404	402	424	428	444	445
Hawaii	52	398	393	408	406	468	471	480	482
Idaho	17	488	479	467	465	521	513	501	500
Illinois	17	463	462	464	462	511	517	520	520
Indiana	55	413	410	412	412	457	454	458	459
Iowa	5	516	520	513	512	569	573	577	572
Kansas	10	503	498	494	495	550	540	541	545
Kentucky	10	473	475	475	477	510	513	515	519
Louisiana	9	464	469	476	473	501	502	513	513
Maine	59	429	427	430	431	467	464	466	466
Maryland	60	431	427	433	434	466	466	475	480
Massachusetts	72	430	427	432	432	465	463	474	473
Michigan	12	459	458	457	458	511	511	513	514
Minnesota	15	497	482	470	474	550	538	531	532
Mississippi	4	476	474	482	472	505	507	519	516
Missouri	13	465	466	471	471	506	510	519	518
Montana	20	493	480	471	469	549	535	529	523
Nebraska	10	484	494	487	487	538	546	545	543
Nevada	23	457	441	440	439	494	480	486	487
New Hampshire	66	446	444	446	447	486	481	487	485
New Jersey	67	419	418	424	423	451	455	469	471
New Mexico	11	485	484	478	483	524	519	524	532
New York	69	431	422	420	419	471	466	469	471
North Carolina	57	390	394	401	397	424	431	440	439
North Dakota	5	510	505	498	500	552	560	555	567
Ohio	23	459	458	452	451	504	504	499	497
Oklahoma	8	483	489	483	479	527	521	522	522
Oregon	49	437	432	441	443	469	468	482	484
Pennsylvania	63	427	425	424	423	467	461	462	463
Rhode Island	63	425	422	431	429	463	459	469	466
South Carolina	55	378	383	400	399	409	415	438	439
South Dakota	6	519	517	511	498	564	560	559	543
Tennessee	12	477	483	485	486	514	519	524	523
Texas	43	425	412	417	415	460	453	462	462
Utah	5	516	508	498	499	564	545	536	537
Vermont	63	434	434	437	435	473	472	472	470
Virginia	59	428	427	430	430	462	463	472	472
Washington	39	484	463	446	448	525	510	494	491
West Virginia	15	465	466	451	448	506	512	496	491
Wisconsin	12	479	473	473	477	540	533	534	536
Wyoming	14	498	492	474	462	542	530	527	516
National averages	42%	429	425	428	427	468	468	476	478

Note: Percentages are based on the number of high-school graduates in 1988 as projected by the Western Interstate Commission for Higher Education and the number of high-school seniors who took the S.A.T. in 1988.
SOURCE: THE COLLEGE BOARD

try. It will hold additional pilot tests at high schools and college campuses this fall.

Any changes in the S.A.T. would have to be approved by the College Board's S.A.T. committee, the board's officers, and its board of trustees. Board officials said new changes in the test could come in 1992 or 1993. The last major

changes came in 1974, when the math and verbal sections were shortened to give students time for an addition to the verbal section called the Test of Standard Written English, which tests grammar.

The latest interest in altering the test came in response to College Board research predicting that more non-traditional students and

immigrants will take the S.A.T. in the future. Board officials believe an essay question could more adequately determine their abilities than could multiple-choice questions. The changes also would be response to the ways in which the S.A.T. is being used to place students in classes and give them academic advice, Mr. Stewart said.

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Backers of Standardized-Test Reforms Publish Guide for Students

A group that advocates reform in standardized testing is promoting a new book aimed at pointing out flaws in the Scholastic Aptitude Test and telling students what their rights are as test takers.

The book, *Standing Up to the S.A.T.*, was published to coincide with the release by the College Board last week of test scores for the 1988-89 academic year.

Written by the National Center for Fair & Open Testing Inc., also called FairTest, the book criticizes what the group says are the test's biases against low-income students, students from minority groups, and female test takers.

'Culturally Narrow'

"The S.A.T. is a culturally narrow test that systematically discriminates against lower-income, minority, female, bilingual, and rural students. It can also cause problems for students who are unusual-

ly clever or creative," the book says.

Standing Up to the S.A.T. offers tips in a chapter called "FairTest's S.A.T. Bill of Rights." It says test takers have the right to:

- Sound test-preparation information, including tips from the College Board on test-taking strategies.

- A properly administered test, including accurate timing and a testing room free from construction noise.

- Ethical testing procedures that seek students' consent before asking them to complete experimental sections of the S.A.T., which are used for research purposes.

- Privacy of scores and other personal data.

- Due process for any challenge to the test and access to data about the test's accuracy. Test takers also should be able to verify that their tests were scored correctly

and that the results were used properly.

College Board officials maintain that the book contains many misleading statements. They say that one of their most important priorities is making sure that the test is fair.

In a statement, Fred Moreno, director of public affairs for the College Board, said: "A blatant example of the use of half-truth and innuendo in the book is the so-called 'S.A.T. Bill of Rights,' which implies that the College Board and the Educational Testing Service are denying students all the rights listed. In fact, however, students already have all the rights that FairTest is calling for."

The book is a "rehash of charges that the Board, researchers, educators, and other professionals have answered before Mr. Moreno said.

—SUSAN DODD